



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

### Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

### About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

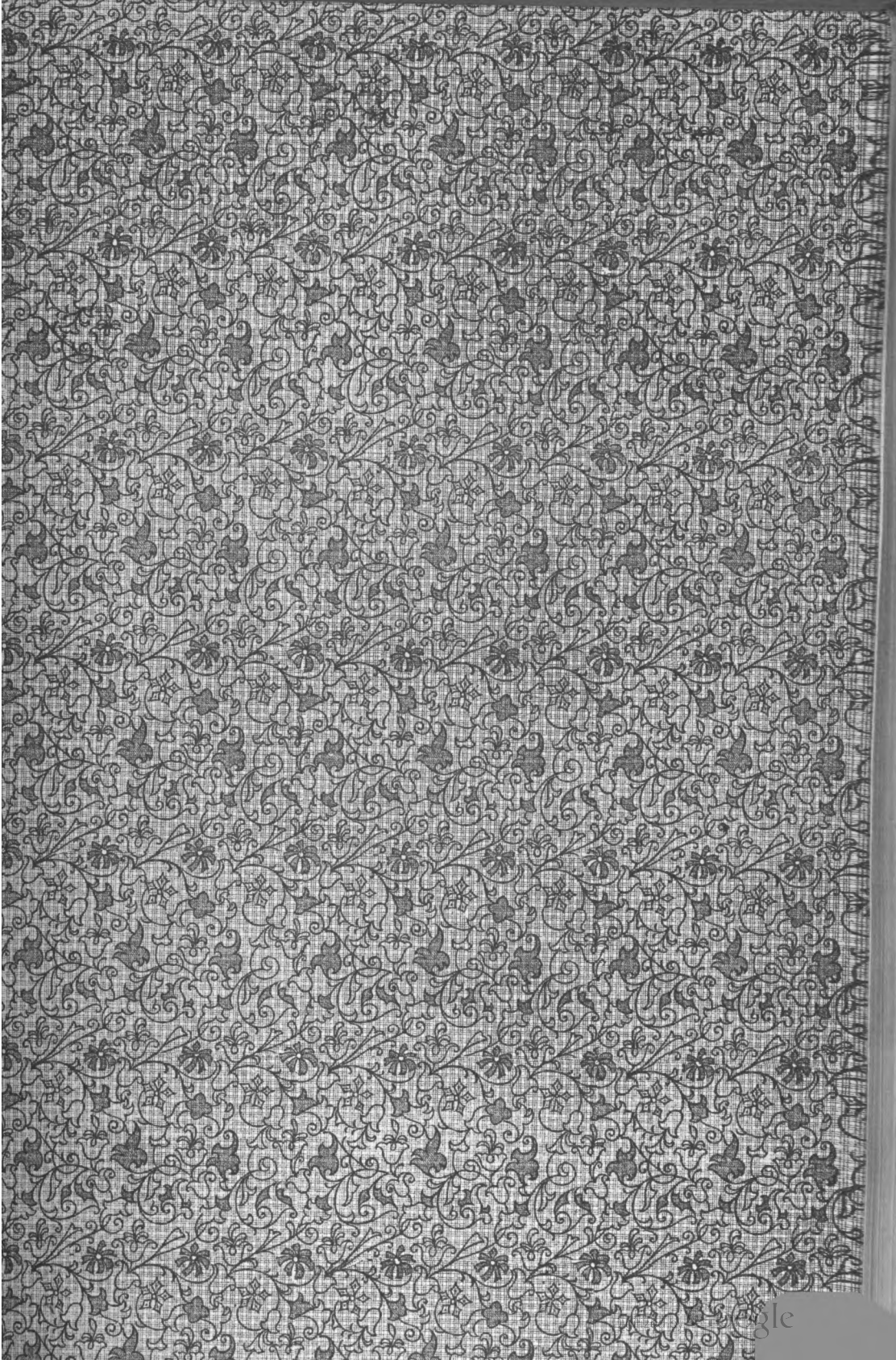


GRADUATE SCHOOL  
OF BUSINESS  
ADMINISTRATION  
HARVARD BUSINESS  
LIBRARY  
GEORGE F. BAKER FOUNDATION



GIFT OF  
Fire Underwriters' Assoc.  
of the Northwest















PROCEEDINGS  
OF THE  
Forty-Eighth Annual Meeting  
OF THE  
Fire Underwriters' Association  
OF THE NORTHWEST



CHICAGO, ILL., OCTOBER 3rd AND 4th, 1917

---

PRINTED BY ORDER OF THE ASSOCIATION

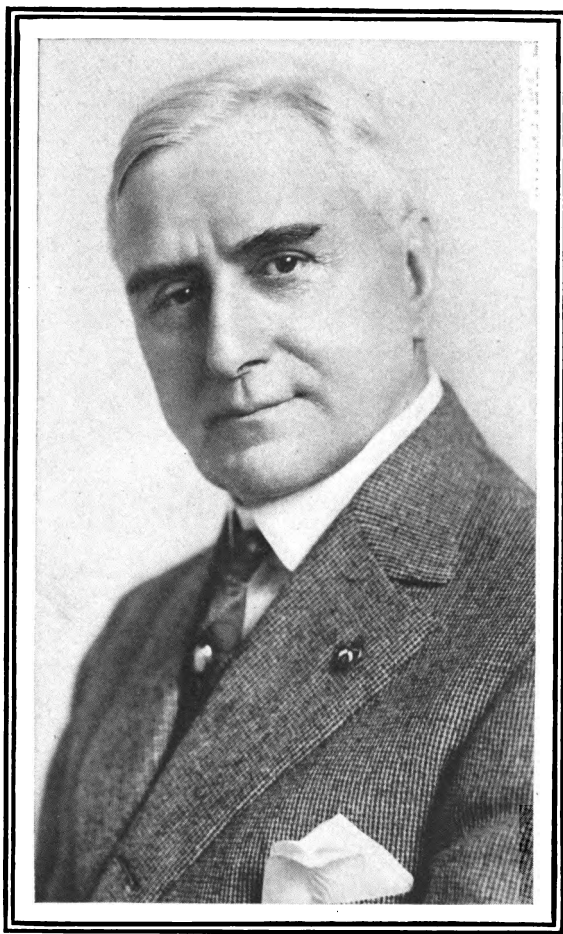
1917

Mar. 27, 1925

LF. 76  
F52  
1917

PRESS OF  
BARNARD  
— & —  
MILLER  
CHICAGO

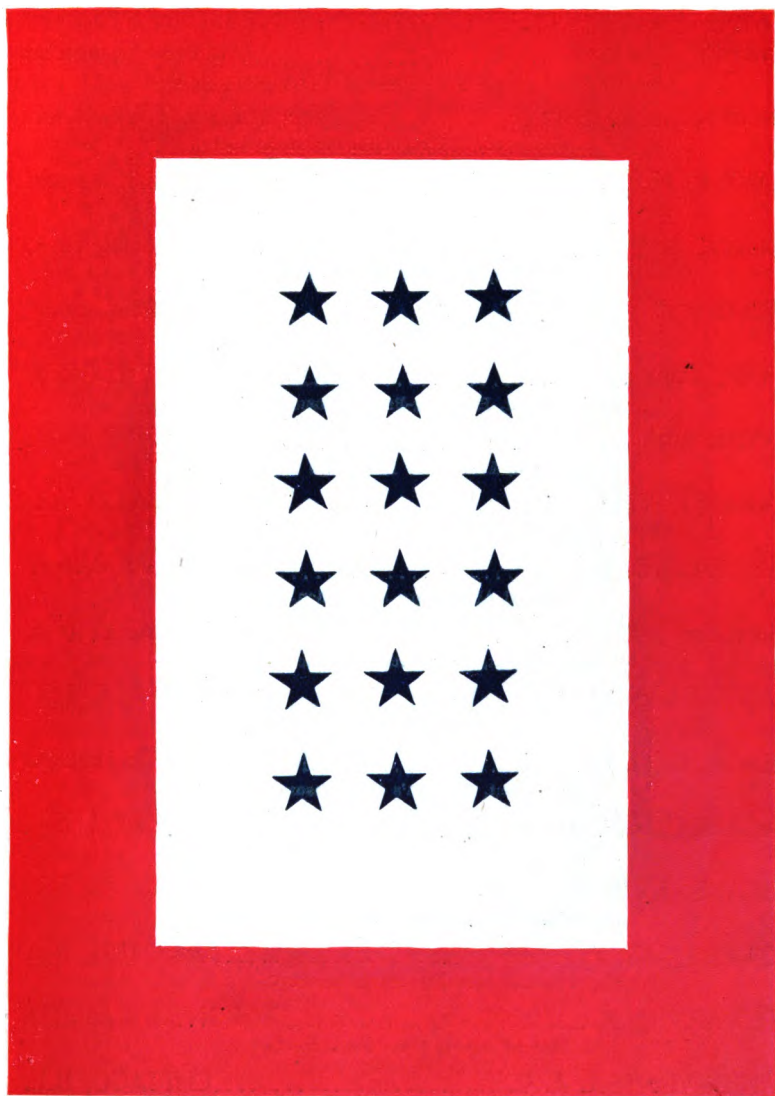
24/11/1912



J. GEORGE STAUFFER  
President







# Roll of Honor



BARBEE, THOS. A.	DETROIT, MICH.
Special Agent Liverpool & London & Globe Insurance Co.	
BROWN, MARLAND E.	SIOUX FALLS, S. DAK.
Special Agent, Hartford Fire Insurance Co.	
CONICK, H. C.	MINNEAPOLIS, MINN.
Special Agent, C. W. Sexton & Co.	
DANEK, O. L.	FARGO, N. DAK.
Special Agent, Fidelity-Phenix Insurance Co.	
DEATRICK, CLAUDE T., Jr.	COLUMBUS, OHIO
Special Agent, The Home Insurance Company	
EARP, TOM E.	OKLAHOMA CITY, OKLA.
Special Agent, Hamburg-Bremen Insurance Co.	
JONES, WM. L., Jr.	CINCINNATI, OHIO
Special Agent, Milwaukee Mechanics Insurance Co.	
KARASEK, CHAS. E.	CHICAGO, ILL.
Inspector, Illinois Inspection Bureau	
KELLEY, ED. L.	DETROIT, MICH
Special Agent, Fire Association.	
KOHLER, JNO. E.	MILWAUKEE, WIS
Special Agent, Continental Insurance Co.	
LAW, ELWIN W.	CHICAGO, ILL
Royal Insurance Co.	
LEACH, GEO. E.	MINNEAPOLIS, MINN.
Special Agent, Fireman's Fund Insurance Co.	
McCABE, CHAS. R., Jr.	CHICAGO, ILL.
Special Agent, Scottish Union and National	
McCABE, JOHN V.	CHICAGO, ILL.
Special Agent, Scottish Union and National	
POWERS, JAS. V.	CHICAGO, ILL.
Special Agent, Queen Insurance Co.	
STEWART, J. R.	TORONTO, CANADA
Special Agent, Aetna Insurance Co.	
VAN DEVENTER, A. E.	CHICAGO, ILL.
Special Agent, Aetna Insurance Co.	
WOLFF, HERMAN C.	INDIANAPOLIS, IND.
Special Agent, Aetna Insurance Co.	



# TABLE OF CONTENTS

OFFICERS AND DIRECTORS.....	9
PROGRAM.....	10
FIRST DAY—Opening Session.....	21
Report of the Board of Directors.....	22
Board of Directors' Meeting.....	24
New Members.....	25
Annual Address—Hon. Harry A. Wheeler.....	29
Report of the Library Committee.....	35
Report of the Librarian.....	39
Report of the Scholarship Committee.....	45
Letters of Regret.....	46
Report of the Secretary.....	49
Report of the Treasurer.....	49
President's Address.....	52
FIRST DAY—Afternoon Session.....	57
"The National Board and its Work of Conservation"—Mr. W. E. Mallalieu.....	58
"Conservation"—Hon. T. Alfred Fleming.....	66
SECOND DAY—Morning Session.....	75
"Progress of the State Conservation Associations"—Mr. James F. Joseph.....	76
"Progress of the Tennessee State Conservation Associations"—Mr. T. Graham Hall.....	84
"Progress of the Oklahoma State Conservation Association"—Mr. A. C. Robertson.....	87
"Progress of the Wisconsin State Conservation Association"—Mr. E. G. Frazier.....	93
SECOND DAY—Afternoon Session.....	96
Report of Nominating Committee on the Board of Directors.....	96
Report of the Committee on President's Address.....	97
Election of Officers.....	98
MEMORIALS—	
Report of Committee on the Death of William L. Deming.....	113
Report of Committee on the Death of Edward Taylor Campbell.....	117
Report of Committee on the Death of Elwood Truman Johnson.....	121
Report of Committee on the Death of Wilbur Fisk Hawxhurst.....	125
Report of Committee on the Death of William Sherman Abbott.....	129
Report of Committee on the Death of George A. Armstrong.....	133
Report of Committee on the Death of Ernest W. Tatman.....	137
Report of Committee on the Death of Miles J. Burns.....	141
Report of Committee on the Death of Hiram Barnum.....	145
Report of Committee on the Death of Clinton Albertus Mowry.....	149
Report of Committee on the Death of Isaac J. Lewis.....	153
Report of Committee on the Death of Edward Gustav Halle.....	157
Report of Committee on the Death of Henry A. Bartels.....	161
Report of Committee on the Death of Frank L. Joy.....	165
Board of Directors' Meeting.....	167
Alphabetical List of Papers.....	169
Alphabetical List of Authors and Papers.....	179
Directory of Membership.....	189
In Memoriam.....	220
Historical Annual Meetings of the Association.....	227
Officers Elected, 1915–1916.....	232



# Forty-Eighth Annual Meeting of the FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST

## *PRESIDENT*

J. GEORGE STAUFFER.....CHICAGO, ILL.  
Superintendent of Agencies Fireman's Fund Ins. Co.

## *VICE-PRESIDENT*

WALTER E. ATWATER.....MILWAUKEE, WIS.  
Special Agent Commerce Union Assur. Co.

## *SECRETARY*

GUY A. RICHARDS.....CHICAGO, ILL.  
Asst. Mgr. Western Department Ohio Farmers Insurance Co.

## *TREASURER*

CHAS. L. HECOX.....CHICAGO, ILL.  
Manager Western Dept. Ohio Farmers Ins. Co.

## *BOARD OF DIRECTORS*

### *Directors for Three Years*

A. A. MALONEY.....SAN FRANCISCO, CAL.  
Vice-President Continental Ins. Co.

JNO. W. NOBLE.....INDIANAPOLIS, IND.  
Special Agent Prussian Nat. Ins. Co.

ROBT. H. WILLIAMS.....NEW YORK CITY, N. Y.  
Liverpool & London & Globe Ins. Co.

### *Directors for Two Years*

WM. M. HIGLEY.....MINNEAPOLIS, MINN.  
State Agent Hanover Fire Ins. Co.

J. K. LESCH.....CHICAGO, ILL.  
Mgr. Farm Dept. Home Ins. Co.

J. C. HARDING.....CHICAGO, ILL.  
Manager Springfield Fire and Marine Ins. Co.

### *Directors for One Year*

D. W. ANDREWS.....GRAND HAVEN, MICH.  
State Agent Fireman's Fund Ins. Co.

GUSTAV WOLLAEGER, JR.....MILWAUKEE, WIS.  
Vice-Pres. Concordia Fire Ins. Co.

ROBT. L. RAYNOLDS.....COLUMBUS, O.  
State Agent Connecticut Fire Ins. Co.

## *FINANCE COMMITTEE*

J. C. HARDING, Chairman  
ROBT. L. RAYNOLDS

A. A. MALONEY

## *LIBRARY COMMITTEE*

JNO. MARSHALL, JR., Chairman

P. D. MCGREGOR

C. L. HECOX

A. H. GRUPE

THOS. H. SMITH

ABBIE B. GANTZ, Ex-officio

## *SCHOLARSHIP COMMITTEE*

W. R. TOWNLEY, Chairman

GEO. H. BALL

A. R. MONROE

R. I. READ

W. H. MERRILL



# PROGRAM

## FORTY-EIGHTH ANNUAL MEETING

WEDNESDAY, OCTOBER 3, 1917

OPENING SESSION, 10 A. M.

*Vocal Selections.* ..... MRS. P. D. MCGREGOR

MRS. ETHAN TAYLOR, Accompanist

*Roll Call, Reading of Minutes of Last Meeting, Election of New Members*

*Report of Board of Directors.* ..... MR. GUY A. RICHARDS

*Report of Library Committee.* ..... MR. JOHN MARSHALL, JR.

*Report of Scholarship Committee.* ..... MR. WELLINGTON R. TOWNLEY

*Report of Secretary.* ..... MR. GUY A. RICHARDS

*Report of Treasurer.* ..... MR. CHARLES L. HECOX

*Address of President.* ..... MR. J. GEORGE STAUFFER

*Annual Address.* ..... MR. HARRY A. WHEELER, Chicago, Ill.

Food Administrator for Illinois

AFTERNOON SESSION, 2:30 P. M.

*Address*—"The National Board and its Work in Conservation"

MR. W. E. MALLALIEU, New York City

General Manager of the National Board of Fire Underwriters

*Address*—"Conservation"..... HON. T. ALFRED FLEMING, Columbus, Ohio

Fire Marshal for the State of Ohio

THURSDAY, OCTOBER 4, 1917

MORNING SESSION, 10 A. M.

*Address*—"Progress of the State Conservation Associations"

MR. JAMES F. JOSEPH, Chicago, Ill.

Secretary, Chicago Advisory Committee

Conservation Committee National Board Fire Underwriters

*Address*—"Progress of the Conservation Association of Tennessee"

MR. T. GRAHAM HALL, Nashville, Tennessee

Chairman Conservation Association of Tennessee

*Address*—"Progress of the Conservation Association of Oklahoma"

MR. A. C. ROBERTSON, Oklahoma City, Oklahoma

Chairman Conservation Association of Oklahoma

*Address*—"Progress of the Conservation Association of Wisconsin"

MR. E. G. FRAZIER, Milwaukee, Wisconsin

Chairman Conservation Association of Wisconsin

AFTERNOON SESSION, 2:30 P. M.

*Reports of Committees,*

*Unfinished Business,*

*New Business,*

*Election of Officers.*

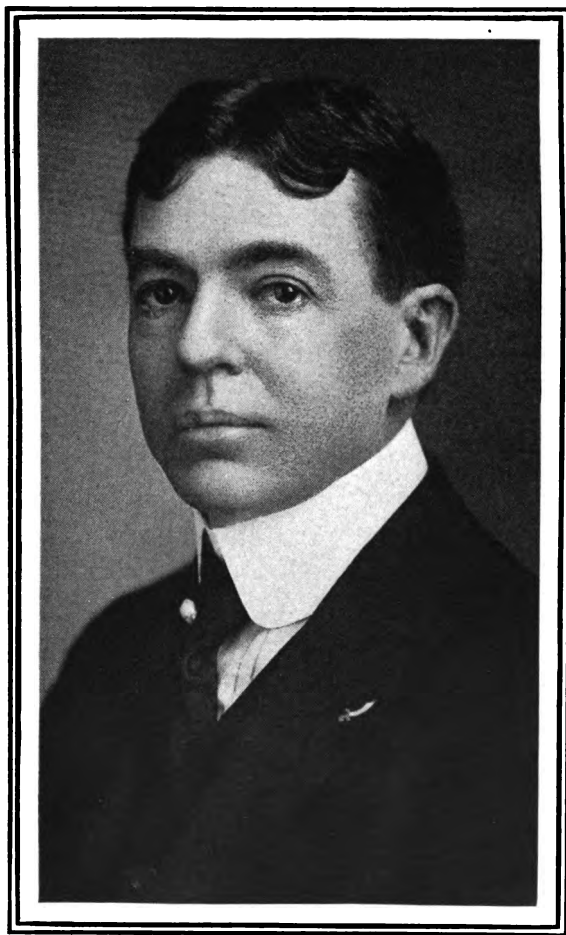
J. GEORGE STAUFFER, *President*

GUY A. RICHARDS, *Secretary*

WALTER E. ATWATER, *Vice-President*

CHARLES L. HECOX, *Treasurer*

ROYAL A. BUCKMAN, *Sergeant-at-Arms*



**WALTER ATWATER**  
**Vice-President**

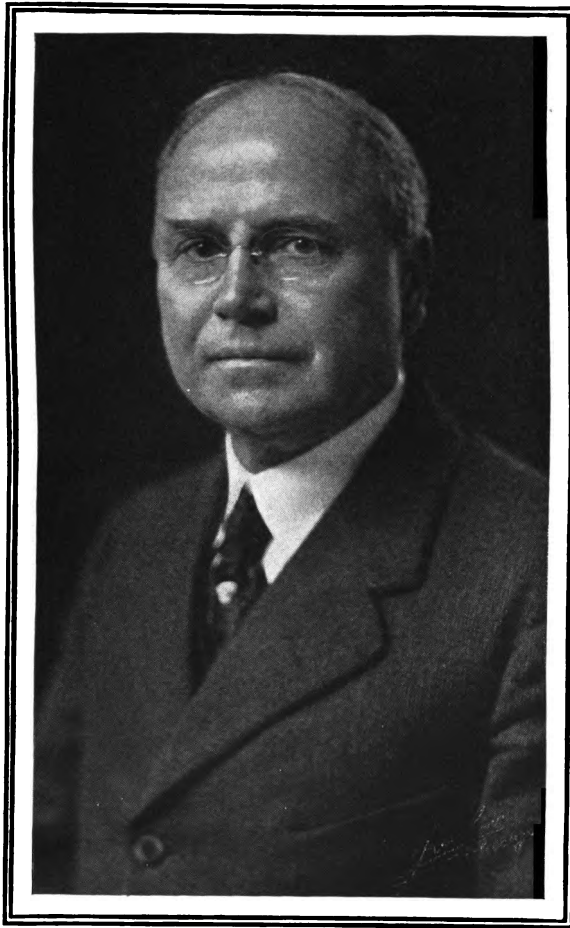




GUY A. RICHARDS  
Secretary







CHARLES L. HECOX  
Treasurer





**JOHN MARSHALL, JR.**  
**Chairman Library Committee**





**WELLINGTON R. TOWNLEY**  
**Chairman Scholarship Committee**



# PROCEEDINGS

OF THE

## FORTY-EIGHTH ANNUAL MEETING OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST

Held at the Hotel La Salle, Chicago, Illinois,  
October 3rd and 4th, 1917

---

### FIRST DAY

---

The Forty-eighth Annual Meeting of the Fire Underwriters' Association of the Northwest was held in the Hotel La Salle, Chicago, Illinois, on Wednesday and Thursday, October 3d and 4th, 1917, Mr. J. George Stauffer, President of the Association, presiding.

President Stauffer called the meeting to order at 10:30 a. m.

President Stauffer: Gentlemen, will you please come to order?

The inauguration several years ago of opening our meeting with music was indeed a most happy thought. May it never be abolished. I am indeed pleased to say we will be favored this morning with vocal selections by Mrs. P. D. McGregor, accompanied on the piano by Mrs. Ethan Taylor. (Applause.)

Mrs. McGregor graciously rendered the following group of songs: "Love Is the Wind," "Before You Came," and "Morning." As an encore "Annie Laurie" was sung as only Mrs. McGregor can sing this beautiful number, at the conclusion of which she invited the members to stand and join her in singing "The Star Spangled Banner."

Mr. Wellington R. Townley: Mr. President, when I saw the splendid program that you had prepared for this meeting, I was greatly pleased to observe that you had invited Mrs. Mc-

Gregor to honor us with her charming presence and her rich, melodious voice. We all love music, and I do not believe there is any more pleasing way in which to start these proceedings than with a few vocal selections rendered as only our honored lady guests today can render them.

I know that I speak the feelings of every man and woman in this audience this morning when I say that from the bottom of our hearts we thank her, and, therefore, Mr. President, I move you that we tender to Mrs. McGregor and to Mrs. Taylor, her accompanist, a rising vote of thanks as an expression of our appreciation. (Applause.)

The motion was duly seconded.

President Stauffer: Gentlemen, you have heard the motion. Will the members of the Association rise and tender our appreciation of the lady artist? May I ask you to rise?

The members rose and applauded.

President Stauffer: The next in order on our program is the roll-call and the reading of the minutes.

Mr. Andrews: Mr. President, as the minutes of the Association will be printed, I move you, sir, that the rules be suspended and that we eliminate that feature and the roll-call at this time.

The motion was duly seconded.

President Stauffer: Gentlemen, you have heard the motion regarding the suspension of the roll-call and the reading of the minutes, as well as the report of the Board of Directors. Any remarks? All those in favor will please signify by saying aye; contrary, no. It is so ordered.

## BOARD OF DIRECTORS' MEETING.

July 9, 1917.

The meeting of the Board of Directors was held in the Library of the Fire Underwriters' Association of the Northwest on July 9, 1917, the President, J. George Stauffer, in the chair. The following named officers and members of the Board were present: Walter E. Atwater, Vice-President; Guy A. Richards, Secretary; Chas. L. Hecox, Treasurer; J. K. Lesch, D. W. Andrews, John W. Noble.

After calling the meeting to order, President Stauffer asked the Secretary to read the minutes of the last meeting, which were read and approved.

A motion was made by Mr. Hecox, seconded by Mr. Andrews, that the application of Mr. G. E. Head, Managing Under-



writer of the Ohio Valley Insurance Co., of Paducah, Ky., be approved for membership. Carried.

On motion duly made and seconded, the following were dropped from the roll for non-payment of dues: Chas. G. Beadell, E. E. Blodgett, Richard Boegelsack, Wm. Greenwood, C. F. Hardy, P. J. Heffernan, James A. Lewis, J. F. Main, G. A. Mavon, H. M. Minick, John A. Moriarty, J. M. Murray, Geo. W. Harsh, H. A. Hutcheson, A. L. Reed, Roland Reed, F. M. Rice, J. W. Warnshuis, C. A. Russell and G. W. Woodbury.

On motion of Mr. Hecox, seconded by Mr. Noble and carried, Mr. Townley was permitted to voice the views of Mr. Maloney on the subjects before the meeting.

Mr. Hecox: The following resignations were presented: F. L. Joy, C. J. Wykoff, F. H. Sabin, H. H. King, Caesar Thomas, R. R. Chapman, J. A. Mavon, John L. Coleman, Milo D. Bassett, J. W. Gamble, Frank H. Osborn, I. J. Hirsch and E. L. Green.

On motion of Mr. Andrews, seconded by Mr. Noble, the resignations were accepted.

Mr. Hecox: The following members have asked to be dropped, owing for 1916: C. F. Hinman, J. W. Rodgers, R. W. Snyder, E. S. Knowles, Bradford Murray, J. E. Innes, R. D. Brown, C. L. Spear, F. F. Stone, A. W. Bennett and Harry Hewes.

Mr. Andrews moved that the Treasurer be authorized to write the gentlemen stating that the dues are payable, which motion was seconded by Mr. Richards, and carried.

Mr. Hecox: The following members have asked to be transferred from active to associate membership: R. R. Stone, F. A. Mannen and Arthur Hebgen.

On motion of Mr. Andrews, seconded by Mr. Noble, the requests were complied with and such transfer ordered.

Mr. Hecox moved that the Fire Underwriters' Association of the Northwest pledge to the National Board of Fire Underwriters its full measure of support in connection with any work it may undertake to help the National Council of Defense. This motion was duly seconded by Mr. Richards and carried.

It was moved and carried that the Fire Underwriters' Association of the Northwest, recognizing the patriotism of its members who enlist for service in either the Army or the Navy, will, during the period of such enlistment, remit the dues of such members.

The President then read several letters from members to whom he had written as to the advisability of holding the annual

meeting of the Fire Underwriters' Association of the Northwest this year, and after a thorough discussion of the subject, it was voted to hold the meeting as planned, October 3-4, 1917.

Motion to adjourn made, seconded and carried.

GUY A. RICHARDS, *Secretary*.

### BOARD OF DIRECTORS' MEETING.

October 2, 1917.

A meeting of the Board of Directors was held in the Library of the Association at 10 o'clock a. m. October 2, 1917, with President Stauffer presiding, and the following officers and members present: Walter E. Atwater, Vice-President; Guy A. Richards, Secretary; Charles L. Hecox, Treasurer; W. R. Townley, Chairman of Scholarship Committee; Robert L. Raynolds, Jno. W. Noble and J. C. Harding.

Secretary Richards read the minutes of the last meeting of the Board of Directors held July 9, 1917, which was approved and accepted.

Mr. Richards moved that the resignations of Mr. Jno. F. Norse and Mr. John C. Wright be accepted.

Motion seconded by Mr. Atwater and carried.

Mr. Richards moved that Mr. A. E. Henry be transferred from active to associate membership.

Seconded by Mr. Atwater and carried.

Mr. Townley then read the report of the Scholarship Committee.

Mr. Raynolds moved that the Committee be congratulated upon its showing, and that the report be received.

Motion was seconded by Mr. Noble and carried.

Mr. Richards then read the report of the Secretary, and upon motion by Mr. Harding, seconded by Mr. Atwater, it was received and filed.

The President: The next order of business is the report of the Treasurer, Mr. Chas. L. Hecox.

Treasurer Hecox then read his report, which had previously been approved by the Finance Committee.

On motion by Mr. Noble, seconded by Mr. Raynolds, the report was received.

On motion by Mr. Harding, duly seconded, the meeting adjourned.

President Stauffer: The next order of business will be the election of new members.

Secretary Richards then read the names of the new members, as follows:

#### LIST OF NEW MEMBERS.

Alair, W. E., Fargo, N. D. Special Agent Northern Assurance Co.  
 Belcher, Rudolph, 1029 Insurance Exchange Bldg., Chicago, Ill. Special Agent Conference Comm.  
 Bingham, H. C., 1219 First Nat. Bank Bldg., Cincinnati, O. Special Agent Atlas Assur. Co.  
 Blinn, H. A., 701 Jackson St., Topeka, Kan. Inspector Kansas Inspn. & Fire Prevention Office.  
 Bolling, A. F., 610 Columbia Bldg., Louisville, Ky. Adjuster.  
 Boss, T. B., 1565 Broad St., Hartford, Conn. Treasurer Rossia Ins. Co.  
 Bowe, Ernest C., 925 N. Y. Life Bldg., Minneapolis, Minn. State Agent Springfield Fire & Marine Ins. Co.  
 Burrous, Herbert V., Insurance Exchange Bldg., Chicago, Ill. Western Manager Starkweather & Shepley.  
 Campbell, Wayland E., 71 Jackson St., Topeka, Kan. Asst. Manager Kansas Inspection & Fire Prev. Office.  
 Carpenter, Benj. C., 1st National Bank Bldg., Milwaukee, Wis. Special Agent New York Underwriters.  
 Cavanaugh, Glenn L., 39 So. La Salle St., Chicago, Ill. General Supt. Hall Department, Western Adjustment & Inspn. Co.  
 Chase, J. C., Pierce Bldg., St. Louis, Mo. Special Agent Sun Insurance Office.  
 Chrissinger, H. B., 108 So. La Salle St., Chicago, Ill. Chief Inspector National Inspn. Co.  
 Christ, Aug. H., 205 Bryant Bldg., Kansas City, Mo. State Agent Germania Fire Ins. Co.  
 Crane, Dorman W., 615 Hartman Bldg., Columbus, O.  
 Daffoe, C. A., 515 Dime Bank Bldg., Detroit, Mich. Special Agent Providence Washington Ins. Co.  
 Davidson, M. S., 39 So. La Salle St., Chicago, Ill. General Inspector Hartford Ins. Co.  
 Delmege, Geo. J., Victoria Hotel, Des Moines, Ia. President Central National Fire Ins. Co.  
 De Vries, Gerard H., 1454 Pierce Bldg., St. Louis, Mo. Special Agent New York Underwriters Agency.  
 Doyle, C. J., 1503 Wiggins Ave., Springfield, Ill. Attorney National Board of Fire Underwriters.  
 Edler, Frederick W., First Nat. Bank Bldg., Milwaukee, Wis. State Agent New York Underwriters.  
 Feiler, William, 1555 Insurance Exchange Bldg., Chicago, Ill. Adjuster.  
 Fleming, T. Alfred, Wyandotte Bldg., Columbus, Ohio. State Fire Marshal.  
 Garlick, H. C., 411 American Bank Bldg., Kansas City, Mo. State Agent Providence Washington.  
 Graham, W. J., 1405 Majestic Bldg., Detroit, Mich. General Agent Ohio Farmers Ins. Co.  
 Gregory, J. W., P. O. Box 535, Jackson, Mich. State Agent American Eagle Ins. Co.  
 Hall, T. Graham, Nashville, Trust Bldg., Nashville, Tenn. General Agent Hall & Benedict.

- Harrop, J. T., Jr., 29 So. La Salle St., Chicago, Ill. State Agent Merchants National Life Ins. Co.
- Hatcher, Chas. C., Jr., 39 So. La Salle St., Chicago, Ill. Special Agent Hartford Fire Ins. Co.
- Hull, Harry W., 494 Ludlow Arcade, Dayton, Ohio. Special Agent London and Lancashire Ins. Co.
- Jack, M. Dick, 160 W. Jackson Boul., Chicago. Office Supervisor Royal Ins. Co.
- Johnson, Saml. T., 175 W. Jackson Boul., Chicago, Ill. Special Agent Rochester German Ins. Co.
- Kirkland, Wm. C., Stahlman Bldg., Nashville, Tenn. Special Agent Continental Ins. Co.
- Kohler, John E., 204 17th St., Milwaukee, Wis. Special Agent Continental Ins. Co.
- Landers, Wm. T., 108 Phoenix Bldg., Minneapolis, Minn.. Special Agent Royal Ins. Co.
- Lane, Geo. A., Wooster, Ohio. Special Agent Fidelity-Phenix Ins. Co.
- LaRue, H. W., 800 332 So. La Salle St., Chicago, Ill. Asst. Secy. Continental Ins. Co.
- Lewis, H. D., 642 Monadnock Bldg., Chicago, Ill. Asst. Manager Northern Assurance Co.
- Lund, Chas. J., 1236 Plymouth Bldg., Minneapolis, Minn. Asst. Manager General Inspection Co.
- Marshall, James, 1 Liberty St., New York, N. Y. Secretary Northern Assur. Co.
- Marr, E. D., Sharp Bldg., Kansas City, Mo. State Agent New York Underwriters.
- Matthews, Ernest A., P. O. Box 36, Warsaw, Ind. Special Agent Liverpool & London & Globe Ins. Co.
- Mielke, Geo. T., Insurance Exchange, Chicago, Ill. Special Agent Marquette Natl. Ins. Co.
- Miller, Milton C., Louisville, Ky. Secretary Fire Underwriters Assn. of Ky.
- McCabe, Allan C., 248 Lemcke Annex, Indianapolis, Ind. State Agent Phoenix of London.
- McCabe, John V., Insurance Exchange Bldg., Chicago, Ill. Special Agent Scottish Union & Natl.
- McCormack, Alphonsus L., 1152 Pierce Bldg., St. Louis, Mo. Adjuster Western Adj. & Inspn. Co.
- McGervey, Wm. H., 204 E. 2nd St., Xenia, Ohio. State Agent Pennsylvania Fire Ins. Co.
- McDonell, A. H., 95 Shelby St., Detroit, Mich. Vice-Pres. Detroit Fire & Marine Ins. Co.
- Nelson, R. T., Peoria, Ill., Box 739. Special Agent American Eagle Fire Ins. Co.
- O'Donnell, Geo. E., Insurance Exchange Bldg., Chicago, Ill. Adjuster c/o Wagner & Glidden.
- Parker, Geo. H., Starks Bldg., Louisville, Ky. Manager Ky. Actuarial Bureau
- Pabody, E. A., 615 Hartman Bldg., Columbus, Ohio. Special Agent Western Improved Risk Assn., Western Sprinklered Risk Assn.
- Rea, Frank H., American Bank Bldg., Kansas City, Mo. Special Agent Home Ins. Co.
- Richards, J. V., Nashville Trust Bldg., Nashville, Tenn. State Agent Connecticut Fire Ins. Co.
- Robertson, A. C., Oklahoma City, Okla. Special Agent Fidelity-Phenix Ins. Co.

- Rockey, I. W., 29 So. La Salle St., Chicago, Ill. Managing Underwriter Merchants National Fire Ins. Co.
- Rumbaugh, R. L., 2017 Insurance Exchange Bldg., Chicago, Ill. Special Agent Western Sprinklered Risk Assn.
- Rush, O. P., 423 American Bank Bldg., Kansas City, Mo. State Agent Firemans Fund Ins. Co.
- Schmeman, Herman W., 627 Farwell Bldg., Detroit, Mich. Supervising Agent Germania Fire Ins. Co.
- Schneider, Edward F., Insurance Exchange Bldg., Chicago, Ill. Special Agent North British & Merc. Ins. Co.
- Schrup, Geo. N., Insurance & Bank Bldg., Dubuque, Ia. State Agent Dubuque F. & M. Ins. Co.
- Sharpe, H. H., Jr., 313-317 Cincinnati Bldg., Lima, Ohio. Special Agent Continental Ins. Co.
- Sheldon, Chas. E., Rockford, Ill. Manager American Ins. Co. of Newark.
- Sheppard, Saml. T., 627 Farwell Bldg., Detroit, Mich. State Agent Germania Fire Ins. Co.
- Smith, Merrill E., 950 Plymouth Bldg., Minneapolis, Minn. Special Agent Commercial Union Assur. Co.
- Snyder, B. Goff, 51 Kenyon Bldg., Louisville, Ky. Special Agent A. D. Baker & Co.
- Strode, Wm. P., 711 Merchants Bank Bldg., St. Paul, Min. Special Agent Delaware Underwriters.
- Sundloff, Fred W., 39 So. La Salle St., Chicago, Ill. Special Agent Hartford Fire Ins. Co.
- Tanner, R. L., Insurance Exchange Bldg., Chicago, Ill. Special Agent New York Underwriters.
- Tetlow, Jno. B., Rockford, Ill. Special Agent American of Newark.
- Thomas, J. M., 137 So. La Salle St., Chicago, Ill. Secretary Fidelity-Phenix Assur. Co.
- Thomas, Geo. H., 309 Hartman Bldg., Columbus, O. Special Agent Aetna Ins. Co.
- Tracy, Chas. P., 1911 Insurance Exchange Bldg., Chicago, Ill. Special Agent New Hampshire Ins. Co.
- Vernor, Richard E., 1216 Chamber of Commerce, Detroit, Mich. Special Agent Commercial Union Assur. Co.
- Wadsworth, C. D., 416 Central Life Bldg., Des Moines, Ia. State Agent Springfield F. & M. Ins. Co.
- Walsh, William, 627 2nd Ave. So., Minneapolis, Minn. Asst. Secretary Twin City Fire Ins. Co.
- Wanvig, M. L., 947 Plymouth Bldg., Minneapolis, Minn. Special Agent Niagara Fire Ins. Co.
- Warner, E. H., Mason City, Ia. State Agent Columbian National.
- Warren, F. H., Independent Life Bldg., Nashville, Tenn. Special Agent Royal Ins. Co.
- Weinfurth, Ed. J., Pierce Bldg., St. Louis, Mo. State Agent Dubuque F. & M. Ins. Co.
- Welch, B. M., 86 Michigan St., Milwaukee, Wis. State Agent Phoenix of London.
- White, J. B., 2115 Insurance Exchange, Chicago, Ill. Special Agent Glens Falls Ins. Co.
- Williams, Jos. E., 172 Wisconsin St., Milwaukee, Wis. Manager Local Dept., Northwestern National Ins. Co.
- Wiehman, R. F., 1st Nat. Bank Bldg., Lincoln. Special Agent Liverpool & London & Globe Ins. Co.
- Woodroffe, Jno. T., Fargo, N. Dak. Special Agent Northwestern F. & M. Ins. Co.

Woodsmall, W. O., Amer. Bank Bldg., Kansas City, Mo. Special Agent Home Ins Co.

Woodward, R. W., 2113 Ins. Exchange Bldg., General Inspector North British & Merc. Ins. Co.

Zuber, Jno. W., 16 E. Broad St., Columbus, O. President American National Fire Ins. Co.

Mr. Everett Tanner: Mr. President, I move that the rules be suspended and that the Secretary be instructed to cast the unanimous ballot of this Association for the gentlemen whose names have been read.

Motion duly seconded and carried.

President Stauffer: I will have to make a change in the program this morning, as the gentleman who is to deliver the Annual Address has just informed me that he has been called to Washington in consultation and will be obliged to leave on an early train.

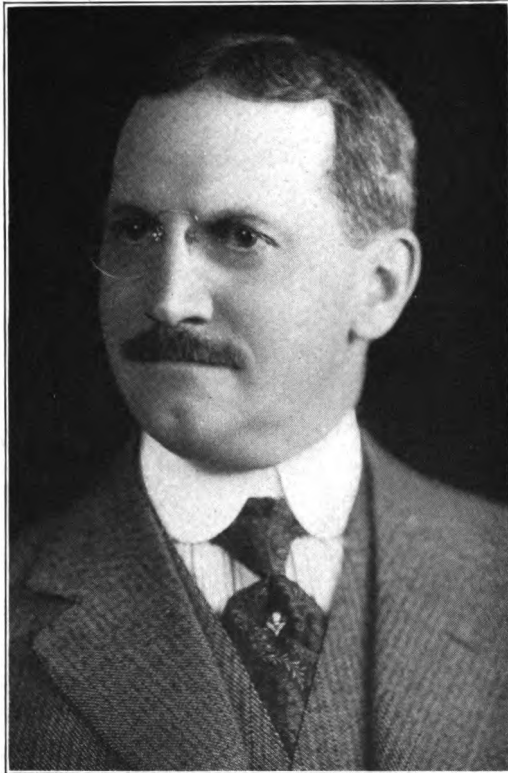
The program, as you all know, is "Conservation and Its Importance at This Time." The gentleman who has so kindly consented to deliver the Annual Address before this Association is the special representative of Hon. Herbert C. Hoover, United States Food Administrator, Washington, D. C., and I am quite sure you will enjoy hearing about what they do in reference to the food supply. He is a gentleman I am proud to have upon the program of this Association. I consider it a great pleasure, as well as a personal privilege to present to you this morning Hon. Harry A. Wheeler, Illinois Food Administrator, and Vice-President of the Union Trust Company of Chicago. Gentlemen, Mr. Wheeler. (Applause.)

ANNUAL ADDRESS.

BY

HON. HARRY A. WHEELER,

Illinois Food Administrator and Vice-President of Union Trust Co., Chicago.



MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST,  
LADIES AND GENTLEMEN:

**T**HE Food Administration derives its authority from an act of Congress approved on August 10th and popularly known as the "Food Control Bill."

Under this bill the President is given extraordinary discretionary powers over foods, feeds, fuel, fertilizer, tools, utensils, implements, machinery and equipment, including factories and mines required for or engaged in the actual production of what the act calls "necessaries," and the President may delegate his powers and call in organized agencies or individuals to assist in administering the law, provided, however, that all will serve without compensation.

The outstanding provisions of the law are as follows:

No. 1—It is unlawful to destroy, restrict, waste, or permit preventable deterioration of necessities, or to exact excessive prices for them.

To compel observance of this section of the law, the President may require every such business to work under a license with a system of reports that would constitute a complete check upon all operations, farmers, and retailers doing a business of less than \$100,000.00 per annum, being only exempt.

No. 2—It is unlawful to hoard necessities in excess of reasonable requirements for use or sale within a reasonable time.

To compel observance of this section of the law, the hoarder may be proceeded against in the District Court of the United States, his goods seized and sold for what is regarded a proper price. Farmers only are exempt from this provision of the law.

No. 3—The President may purchase, store, and sell for cash at reasonable prices, wheat, flour, meal, beans and potatoes.

No. 4—The President may requisition manufacturing plants, if necessary, to secure an adequate supply of necessities for Army or Navy, or for any other public use connected with the common defense, and may wholly or partially prohibit operations of exchanges, boards of trade, or similar institutions.

No. 5—The President may fix the price of wheat and buy it and sell it, provided that the price for 1918, binding until May 1, 1919, shall not be less than \$2.00 per bushel for No. 1 Northern Spring as a basing factor, and in event of imports of wheat enhancing the government's liabilities under this guarantee, a duty to equalize may be imposed.

No. 6—It is unlawful after September 8th to use food materials or feeds in producing distilled spirits for beverage purposes, nor shall such spirits be imported, and complete control is given to the President over production of malt or vinous liquors and their alcoholic content.

No. 7—The President may commandeer, if necessary, for redistillation for government uses, any or all distilled spirits in bond or stock.

No. 8—Necessaries seized or requisitioned or commandeered, or plants taken over, shall be compensated for at reasonable prices. If owners question the price, then seventy-five per cent. of the stated price will be paid and suit may be started for what the owner regards fair value.

No. 9—Fines of from five to ten thousand dollars for each violation, or imprisonment for not more than two years, or both, may be imposed.

The act ceases with the end of the war with Germany.

While the provisions of the law are drastic in the extreme, it is not the thought of the President, or of the Food Administration, that they will have to be invoked.

The hopes of the Food Administration are threefold. First, to so guide the trade in the fundamental food commodities as to eliminate vicious speculation, extortion, and wasteful practices and to stabilize prices in the essential staples; second, to guard our exports so that against the world's shortage we retain sufficient supplies for our own people and to co-operate with the Allies to prevent inflation of prices; and, third, that we stimulate in every manner within our power the



saving of our food in order that we may increase exports to our Allies to a point which will enable them to properly provision their armies and to feed their peoples during the coming winter.

I want to discuss with you why food administration is necessary, the difficulties with which we are confronted, the problems we must solve, and how solutions are to be found.

The Food Control Bill is a war measure, but the necessity for its enactment did not arise from our entry in support of the allies. The machinery of finance, production, distribution, and transportation, and the system of checks and balances which recognized economic law had established in our international relationships, were hopelessly dislocated when war was declared three years ago, and no new and adequate processes have been established.

That part of the world involved in the war began to remould its activities, making everything secondary to the conflict in which it was engaged. The other part slowly patched up its machinery of trade and finance and proceeded to carry on its affairs, though at every step obstructions to orderly procedure were encountered. Approximately forty million men were drawn from their accustomed occupations, part to engage in war and part in making munitions and supplies to support those who fought. Millions of women offered themselves to take the places thus made vacant, but production, especially in food commodities, has steadily waned and the requirements of war have made heavy inroads into the world's food surpluses, thus creating a food vacuum in Europe which steadily drained us of our surplus, and if allowed to operate without restraint, would ultimately have reduced us to the same rationing plan that European countries have been forced to adopt.

Food administration, therefore, became a necessity, and had we not entered the war, would have been still more necessary, for then we should have been compelled to operate in the open market as a neutral whereas now we work in close harmony with the Allies' buyers and can prevent a drain upon those products of which we ourselves are dangerously short.

The Food Administration is confronted with a staggering task. It is to regulate by co-operative methods the production and distribution of an infinite variety of food commodities, each constituting an intricate and nationwide, if not international, business. Every business demands a life study as the price of efficiency. Each of these has its language, ethics, intricacies, inter-relationships, and its limitations. Those who master a business usually succeed; those who dally with it invariably fail; yet the Food Administration is supposed to master the intricacies and inter-relationships of all food production and to offer competent advice and leadership to the end that all production may be properly balanced, carried on with fair profits, no waste, and maintaining a just and equitable relation to all other businesses which depend upon it or upon which it is dependent. The scope of its operations begins with the farm and mine and ends with distribution to the ultimate consumer.

Of the problems I shall only speak of a few. These will require the use of figures and in some instances these figures may be attacked as inaccurate, but the figures change with every rising and setting sun. They are not given, therefore, as absolutely correct but rather as approximations which are illustrative of the imperative need for food administration.

## WHEAT.

In the figures I shall give you Russia is eliminated, for difficult as her situation is by reason of lack of transportation, she must find a way to distribute her wheat stocks to her own people since they cannot reach her European Allies.

In France, Italy, United Kingdom and Belgium:

The average pre-war consumption	970	million bushels
The average pre-war production	590	" "

The average pre-war deficit	380	" "
-----------------------------	-----	-----

This deficit was supplied:

United States	80	" "
Canada	112	" "
All other sources	188	" "

	380	" "
--	-----	-----

1917-18 Conditions:

The Average pre-war consumption	970	" "
---------------------------------	-----	-----

1917 crop reports from these countries indicate total production	393	" "
--	-----	-----

Shortage for 1917	577	" "
-------------------	-----	-----

Our wheat production 1917	678	" "
---------------------------	-----	-----

Our average annual consumption	590	" "
--------------------------------	-----	-----

Our surplus for export to allies	88	" "
----------------------------------	----	-----

Canada's probable surplus	120	" "
---------------------------	-----	-----

Total North American surplus for export	208	" "
---	-----	-----

Allies' actual wheat shortage	369	" "
-------------------------------	-----	-----

In past years the Allies received 188 million bushels of wheat from South America, India, Australia, etc. South America may, if the crop of 1918 is bountiful, be able to contribute something. It is estimated that Australia, Argentina and India have 250 million bushels accumulated surplus, but neither the South American, Australian nor India wheat can be depended upon as in pre-war years owing to lack of ships, cost of transport, and longer exposure to submarine attack.

The wheat situation is exceedingly grave and difficult. Our Allies have curtailed their pre-war use of wheat and wheat flour to the greatest extent. They cannot use other cereals alone for bread and the mixture from which war bread is made is in universal use in all of Europe. There is but one hope, namely, that the people of the United States will use most rigid economy in the use of wheat and wheat flour, and by saving one pound of wheat flour weekly per person, increase our exports by more than 100 million bushels and thus each contribute to the reduction of suffering of those who are fighting with us and for us. Can we do less?

I have not time to speak of the wheat demands of European neutrals, or of our other cereals, which, if exported in much larger quantities than normal will aid in many ways.

Our exports of wheat and rye to neutrals in 1915 and 1916 in-

creased over pre-war years 350 per cent. and 1,300 per cent. respectively, and a rigid embargo must here be instituted lest our shrinking surplus should in part find its way through the neutrals to our enemy.

#### MEAT AND PROVISIONS:

The situation confronting the Food Administration with respect to cattle, sheep and hogs, and their products, is at present second in importance only to wheat, and after the war will move forward to first place because of the slower reproduction of the herd in comparison with the annual production of the soil.

Fighting men, and men and women forced to hard physical labor, require an increased supply of animal products. All European countries have reduced consumption among non-war workers, but this has not served to reduce the total requirements, and in spite of large imports Europe has been eating seriously into its own herds.

The Western Allies show a decrease of 33 million head of live stock and the estimated loss in other countries, including the enemy, is more than 90 million head, or an aggregate of 123 million. To offset this world loss, we show only an increase of 7 million head of cattle and 6 million hogs, while our sheep have decreased 3 million. This loss is burning the candle at both ends, for with a diminishing herd reproduction is being steadily diminished and with our Allies the demand outruns every day the decreasing production. Not only is the decrease producing a food loss, but hides and wool are becoming daily scarcer in the face of an increasing demand for them.

In this matter duty and self interest run hand in hand with us. It will be many years after the war is over before the herds of Europe can be replenished and a steady demand will be made upon us to supply the shortage. Food crops then will be more generally raised than fodder crops in Europe, hence our exports of these after the war will decrease and our land may be used to increase our fodder crops with which to feed a greatly increasing number of live stock, the market for which will be unusually strong.

Today animal and vegetable fats are Europe's crying need. Our armies in France must be provided for, as must also the Allied armies, and the civilian population.

The herds of European neutrals largely find their way into Germany, and we have been exporting feeds to fatten their cattle, thus affording support to the enemy. Embargoes must be placed upon these exports and while this may result in slaughtering the neutrals' herds, it will the sooner bring an end to the sale of animal fats to Germany and thus put upon that nation a greater need to sue for peace. Germany has used less of her herd for food than any other European nation, recognizing the danger of decreasing reproduction. She may kill and eat her own stock when the supply from European neutrals is no longer available but that brings her to an inevitable end. Great as is Germany's food shortage and especially her supply of fats, she cannot be immediately starved, but shut off her imports of fats from the neutrals and unless she slaughters her own herds the people must find health seriously undermined.

Germany's fat resources today are estimated at 28 grams per capita per day. For health and strength 40 grams is necessary. Of Germany's 28 grams she has been getting 9 grams from neutrals. Deprived of this by our rigid embargo her resources will be reduced to 19 grams per capita, an amount altogether insufficient to sustain health,

hence we can strike a blow through this channel that will be more effective than any army we may be able to train, equip and place on the field within the next year or more.

The Food Administration is charged to so limit our exports of animal products and feeds as to maintain our own stocks undiminished, to supply the last possible pound to our Allies, and to deprive the enemy from receiving directly or indirectly any of the commodities upon which her fighting force are so dependent for physical endurance.

The conditions that exist with respect to wheat and meat products also exist with respect to sugar and dairy products. Even though the machinery of production operates as usual, if there is a dislocation of the means of transportation, shortage is bound to occur and prices be subject to speculative values rather than real.

The sugar surplus of the world that is available has been steadily declining. The supply in sight is about equivalent to the normal year's demand, but as in the case of wheat, the existing surpluses have been so far absorbed that there exists an alarming shortage from now until the Cuban cane crop is ready for the market.

Beginning with the end of this month beet sugar production will come to the market, but only to the extent of a million tons for the whole season. Hawaii and the Philippines will furnish a limited supply but the Cuban cane sugar will not be available for some months, and in the meantime, our Allies are begging for supplies which we do not possess.

Already the sugar consumption of Europe is reduced to a point that we would regard an unthinkable hardship. England, the greatest sugar user in the world, with a pre-war annual per capita of 94 pounds, is on a sugar ration of 26 pounds per capita, but a little over an ounce a day. France and Italy have even less than England, and the requisition that France made upon the United States Food Administration a week ago for 100,000 tons of sugar, and more to follow, has strained the resources of this country to the breaking point. If we spare 100,000 tons to France, and the shipments that are required to other European Allies, we must conserve our supply and limit our use in sugar as we are doing in wheat, else France will go without sugar during the months of October and November to the serious detriment of her armed force and her civilian population.

In dairy products there has been a drain upon our resources throughout the entire period of the war. The dairy products are what is known as concentrated food, comparatively easy to ship and having high food value but taking little space. This is invaluable in the present shortage of shipping.

Our Allies have received some small supplies of dairy products,—butter, cheese, evaporated and condensed milk, etc.,—from neutral countries, but this will be cut off as a result of our embargo on food stuffs, and as a result we must be prepared to furnish the additional dairy products sufficient to maintain, not only our own army in France, but also to supply the needs of the armed and civil population of all of our Western Allies.

If there were time I should like to give you the figures showing the enormous increase in the demands upon our dairy production since 1914, but it is time to sum up this whole statement, and I wish to do it by going back over the line of the argument and pointing out that the products of wheat, live stock products, including all provisions, sugar and dairy products, must be produced in the greatest quantities of which our country is capable, and must be used with rigid economy in

order that we may increase our exportable surplus. Waste elimination and careful conservation, especially of these foods, is as much a war duty as anything that man or woman can be called upon to do. Victory lies with a well fed fighting force, sure defeat attends the inability of a nation to provide nourishing food and reasonable comforts for its men in the field. Conservation begins in the home. It is, therefore, in the home that the war for democracy will be won.

(Applause.)

Mr. McGregor: Mr. President, we all have been deeply interested and will profit by the magnificent address of Mr. Harry A. Wheeler, Vice-President of the Union Trust Company and Food Administrator for the State of Illinois. He is one of the men who are building Chicago, the successors of that band which worked unceasingly through the glorious years from the Fire to the Fair, and I would like to move at this time a rising vote of thanks to Mr. Wheeler for his most excellent paper. (Applause.)

The motion was duly seconded.

President Stauffer: Gentlemen, you have heard the motion that a rising vote of thanks be given Mr. Wheeler for his very able paper. May I ask you to kindly rise?

A rising vote of thanks was then given Mr. Wheeler.

President Stauffer: Gentlemen, I thank you for the opportunity of changing the program as printed.

The next order of business is the report of the Library Committee, Mr. John Marshall, chairman. (Applause.)

Mr. John Marshall: The report is ready and has been handed to the Secretary, and with his kind consent, I will ask him to read it.

Secretary Richards read the following report of the Library Committee:

## REPORT OF THE LIBRARY COMMITTEE.

JOHN MARSHALL, JR., *Chairman.*

A detailed account of the work done in the Library during the year past would transgress to largely on your time, therefore, but a brief summary of its several activities is permissible.

Pursuant to the suggestion embraced in our report last year, auxiliary members of the Library Committee were appointed for the various states last May, as follows: Minnesota, W. O. Chamberlin; Indiana, John Fitzgerald; Kansas, M. W. Van Valkenburg; Missouri, A. B. Diggins; Iowa, J. D. Carpenter; Illinois, J. J. Johnson; Nebraska, H. N. Wood; Wisconsin,

George G. Williams; Ohio, L. J. Bonar; Michigan, Jos. J. O'Brien. "Field Scouts" were appointed by these auxiliary members to gather rare and interesting books and documents. Although these gentlemen have had but little time in which to work, the result has been gratifying and is an earnest of more work in the future. I cannot, however, too strongly urge these "scouts" to put forth more effective effort to this end. Do not hold the idea that the Library is a dusty, cobwebby dumping ground for obsolete literature. It is not. Historical material is valuable, and we want it; but recognition must be made of the fact that we are buying and placing at the disposal of fire insurance men the very latest and best books and periodicals to assist in solving the problems that confront them daily. Cash contributions for this work would be gratefully acknowledged, since the appropriation annually made for this purpose is far from being adequate for the demand. Names of donors are placed in all books contributed to the Library, making a permanent acknowledgment.

The Librarian's report shows attendance during the past year of some 3,400 who have availed themselves of the privileges and information at their service. Book withdrawals have numbered 2,100, six hundred more than the year previous. In addition to personal calls there have been some 200 telephone inquiries, which, in most cases, have been answered with the desired information, proving that the Library has become a clearing house for insurance problems. An increase in the correspondence also must be noted, amounting to 50 per cent above that of last year, while donations to the shelves have doubled.

The work of cataloging and indexing has entered its second year, several thousand cards having been written to make the literature available to those who benefit by the Library. The catalog and finding list of the books and pamphlets is practically complete, leaving the periodicals yet to be done, after which the indexing will begin, although some books have been partially indexed when catalogued.

Library advertising has been given considerable attention of late. While no fund has been available for this purpose, it is proper to call attention to the publication of an address made on invitation before the Fire Insurance Club by the Librarian. This was published in full in the Bulletin of the Club, and extensive excerpts were made in the insurance publications. The insurance press also has been generous in other ways in giving space to the Library, publishing paragraphs from time to time noting interesting accessions.

A list of rare and interesting treasures of the Library was made and sent to all the scouts as a guide in determining what historical material was desirable. This elicited correspondence and promises to bring results. Your committee would call special attention to the report of the Librarian, which, though not read before this Convention, will be found in the Proceedings when published. All members of the Association should read it carefully and then ask yourselves the question, "What can I do for the Library?" Many suggestions will be found in this report, particularly that part calling attention to the needs of the Library, especially as to pamphlets and articles that cannot be bought, papers read before associations, summaries of important data for the various companies and other company publications which might prove of general interest. Writers who have prepared such papers and addresses are urged to send copies to the Library for its shelves.

Since the declaration of war the Library has secured from the War Department at Washington, copies of the various Manuals of Warfare. These have been consulted and especially appreciated by the young men of draft age and those who have joined the colors. With so many promising young men taken from the insurance offices to serve their country, the effects of the war will be seriously felt unless special emphasis be laid upon the education of others to fill their places. Intensive insurance training for the recruits who will fill the vacancies caused by the men going to the front will be absolutely necessary, that they may have a broader and better knowledge of the work to be done.

The Library Committee urges that each member of the Association of the Northwest feel it his duty to do "his bit" for the Library and asks the loyal support of all to bring it up to the highest standard.

You have no doubt all read of the splendid work being done by the War Library Council in conjunction with the American Library Association. As appropriate to the report of a Library Committee we would call especial attention to this work of preserving the health and morale of our soldiers by furnishing and maintaining libraries in every cantonment and training camp in this country and where our men are in service abroad. A fund of \$1,000,000 is required and is being raised for this purpose. As insurance men, as well as American citizens, we should help to preserve the morale of our youth. Many have gone from our own ranks to serve the colors; every office and company has sent members of its staff, and a large proportion of the men before me have sons or other young relatives in the ranks. We

should help to relieve them from the great mental and physical strain they will be under. Is it too much to ask that this representative organization of business men contribute at least \$100 to this War Library Fund? In view of the number of insurance men who have donned the khaki, I would ask, "Why not?"

A few days ago one of our esteemed members addressed a communication to the Library Committee, suggesting that the Library should be incorporated for the reason that the ownership of the books comprising the present Library is divided between the Fire Underwriters' Association of the Northwest, the Chicago Board of Underwriters, and the Fire Insurance Club.

The member writing felt that if at any time in the future any one of these organizations should retire from business, the question of the segregation of the three separate interests would immediately arise, and if any portion of the Library should be removed, it would seriously impair its value and its usefulness.

Your committee has had no opportunity of going into this matter very thoroughly, but we are of the opinion that this entire subject should be referred to the incoming Library Committee, with the suggestion that action be taken working for the best interests of the Library, and with the further suggestion to bring in their report and recommendations at the next Annual Meeting in October, 1918.

In accordance with requirements of Section B, Article 8, of our Constitution and By-Laws, your committee recommends that an appropriation of \$1,700 be made for the maintenance of the Library and \$500 for the purchase of new books; also an additional \$250 for the work of indexing, which applies to that fund alone.

The financial statement of the Library Fund follows. It has fallen short of being adequate for the work and some means will be necessary to be taken to increase the financial support of the Library.

#### GENERAL LIBRARY FUND:

Appropriation .....	\$1,700.00
Disbursements .....	1,686.06
	<hr/>
Balance to General Fund.....	\$ 13.94

#### SPECIAL LIBRARY FUND:

Appropriation .....	\$ 500.00
Disbursements .....	493.38
	<hr/>
Balance to General Fund.....	6.62



Mr. Marshall: Under the rules and by-laws it is necessary for this Association to appropriate the various sums of money mentioned in the report just read, namely, \$1,700 for the maintenance of the Library, and \$500 for the purchase of new books, and \$250, special fund, known as the index fund. I would like very much the approval of this body for that appropriation, and I move it.

Mr. Townley: I second the motion.

President Stauffer: Gentlemen, you have heard the remarks regarding the appropriation. Are you ready for the question? All in favor of the remarks made by Mr. Marshall kindly signify by saying aye; negative, no. It is so ordered.

Mr. Marshall: Once more, please. With reference to the balance of the report, I move you that it be placed on file and that the recommendation with reference to the incorporating of the Library be referred to the incoming Library Committee, in line with the suggestions made in the report. I wish also to voice the sentiment of the entire Library Committee of our appreciation of the splendid service that is being rendered from day to day by our librarian, Miss Gantz. (Applause.)

The motion was duly seconded.

President Stauffer: Gentlemen, you have heard the motion. All of those in favor of the last motion regarding the report, that it be received and adopted, with the recommendation suggested, kindly signify by saying aye; contrary, no. It is so ordered.

#### REPORT OF THE LIBRARIAN.

TO MR. JOHN MARSHALL, JR.,  
*Chairman Library Committee,*  
*Fire Underwriters' Association of the Northwest,*  
*Chicago, Illinois:*

DEAR SIR:—

I respectfully submit herewith my report of the Library for the year ending October 1, 1917. Long reports being costly to publish and often wearisome to read, I am endeavoring to express the soul of wit in the brevity of this report.

The past year has evinced great progress both in usefulness and in the quality of the literature added to our shelves. Some 600 bound volumes have been sent us, making the number of works in the combined Libraries about 5,000.

The attendance this year has surpassed all previous ones, indicating far greater interest in insurance literature and the value of publicity given the Library, 3,400 callers having availed themselves of the privileges of the Library. The frequency of

telephone calls for information proves that the Library is being more used for the dissemination of general insurance information.

The many and peculiar queries submitted by phone and otherwise are of interest, and after reading them no one can say that the life of a librarian is altogether dull and uninteresting. Among the many questions asked during the past year, a few are noted herewith:

Number of agents writing all lines of insurance in Illinois, together with information as to how many companies in each line.

How can the "book value" of stock be determined?

What is a hydrogen and oxygen plant and what are its hazards?

Reference on municipal control or electrical hazards; information as to literature on the hazards of the shingle roof. (Question asked by representative of Portland Cement Co.)

Number of school fires in the several states for past three years and causes—also construction of school buildings.

What are the hazards of a potash plant?

Hazards of a hop drying plant?

Inquiry as to the meaning of de-greasing plants—in connection with soap manufacturing.

We are frequently called upon to look up decisions relating to various points in policy forms, the authority of agents or in the matter of adjustments. The legal section is fairly well equipped, but there are a great many books needed to make it as complete as could be desired.

The engineering department of the City Hall sent a query as to the amount of construction done during 1916 in this city, while an architect wanted to know if we had the building ordinances of Omaha, as he was drawing plans for a structure there which must conform to the fire laws. Our new Municipal section furnished the information.

The number of insurance journals published in this country and names of the five leading ones with names of editors furnished another query.

The history section is often called upon to verify dates and furnish material for obituary notices.

Perhaps the most important inquiry was, "What are the advantages of membership in the Fire Underwriters' Association of the Northwest?" Someone while recruiting last spring said that "he laid his jaw-bone on the altar of service to his country." That is exactly what your librarian did for this Association. Only by looking over the list of new members will it ever be known whether her eloquence was wasted or bore fruit.

To resume statistics, the number of books withdrawn for study purposes were 2,000, the 220 students of the Insurance

Institute making free use of the books. Up-to-date text books are constantly in demand and urgently needed, the benefit they are to students being incalculable. The books are also largely consulted by the instructors who desire to supplement their own experience with that of others concerning the subjects they are called on to elucidate. The Librarian, therefore, is useful to students just in proportion as he knows, not the contents, but the range of books, upon each subject to be investigated.

The catalog is of imperative necessity in such cases and with the rapidly increasing number of books, its usefulness is more than apparent, as it is impossible for any individual to keep the context of all the books in mind. The work of cataloging has progressed in a satisfactory manner during the past year, several thousand cards having been written. In addition to doing the card work necessary, much time has been given to binding and repairing volumes, thus conserving our funds, as all such work was previously sent to the bindery. Pamphlets, always a problem to librarians, have been made more useful by classification and grouping by subjects and sizes, placing them in neat press-board bindings that render them of permanent value. This also tends to their preservation, since the average person has little respect for a thin paper volume and is apt to throw it into the waste basket after reading.

The Librarian expresses her appreciation of the services rendered the Library by Miss Caroline A. Huling. Her work in cataloging, as well as in many other ways, has greatly furthered the efficiency of the Library.

The increase in correspondence has been marked, being over 50 per cent larger than last year. The lack of sufficient help in the Library is a serious handicap, as the Librarian has many and urgent calls upon her time and must also attend to all detail matters for the Association. With the increasing membership of the Northwest, it is essential to the growth and usefulness of the Library and its successful operation that more assistance be had in handling its many activities. Plans for extending the usefulness of the service, by bulletins sent out to the members, must be held in abeyance until such help is obtained.

The insurance press has been most courteous in making known the needs of the Library and in publishing promotional items regarding accessions.

As a suggestion for those who desire to aid in gathering books, memorabilia and documents, we would say that the Library lacks bound volumes of "The Monitor" from 1880, "The Spectator" from 1882, "The Standard" previous to 1898, "Chronicle" from 1881, "Times" from 1888, "Weekly Underwriter" previous to 1880, and "The Western Insurance Re-

view" from 1881. Any bound volumes of the years designated will be gratefully received. All donations have the name of the giver placed in front of the book and on the catalog card, so that they thus become permanent memorials.

All insurance men who prepare papers for conventions are requested to send two or more copies of such addresses, either in pamphlet or typewritten form. This is "live" matter and we cannot have too much of it in the Library, since we believe that it embodies the latest information on a specified subject. Company literature contains some splendid ideas and much information of a general character. Why not send the Library copies of your company publications? Almost every member of this Association at some time or another, inspects manufacturing plants. Processes of manufacture are becoming more and more standardized in this country. Under the country's pressing demand to increase production, it is well to study the newer hazards.

A great good can be done if this Library is placed on the mailing list of every large manufacturing plant in this country to receive their descriptive catalogs. It is only through the descriptive catalogs that many puzzling questions have been answered the past year. Commercial names of products, many of them never to be found in any text book or scientific treatise, are explained perfectly, together with process of manufacture, in many of the trade lists. Might not each individual member keep this in mind when inspecting his next plant?

Although the Field Scouts were not appointed until May last and the summer is notably a vacation season, we are grateful for their efforts and acknowledge the following accessions through them.

Mr. M. L. Sears, Kansas City, sent the following: "Tariff Books for Kansas" (1899 and 1903); "Indian Territory for 1900;" "Oklahoma Territory, 1900;" "Tiffany's Special Agent and Adjuster's Assistant" (published in 1887); "Guide Posts on the Engineer's Journey;" "Copies of Insurance Journals" (valuable to aid in filling out files).

Mr. J. C. Stewart, of Des Moines, Iowa, sent the gavel of the old Missouri, Kansas and Nebraska States Board, bearing names of the presidents of that organization who had wielded it. This gavel was presented to Mr. H. C. Stewart, father of the donor, at the dissolution of the board.

Mr. H. N. Wood, Omaha, Nebraska, presented to the Library the address delivered by Mr. Charles E. Case before the Nebraska Association of Local Insurance Agents at Kearney, Nebraska, April 25, 1917.

The following donations were also received from various friends of the Library:

Mr. Charles E. Sheldon, Manager of the American of Newark, sent interesting correspondence of the year 1854, together with old fire policies and agency commissions.

P. Beresford, U. S. Manager, Phoenix Association, gave us two copies of the History of the Progress of the Phoenix.

Mr. T. E. Gallagher, Manager of the Aetna, presented to the Library an old policy of the Aetna Company, dated 1846.

Mr. Edward R. Hardy gave the Library ten volumes of the "Standard" magazine to fill gaps in our files.

Mr. C. A. Ludlum gave a picture of the old building of the Home Insurance Company, taken before the Chicago Fire.

Mr. Samuel Woolard sent Kansas Insurance Department Reports to fill out our set.

The National Underwriter, through the courtesy of Mr. Cartwright, presented the Library with 100 volumes, which were greatly appreciated, as some were modern insurance works that were much needed.

Critchell, Miller, Whitney & Barbour sent in 30 volumes on fire and accident insurance that we find useful.

Reports of the Insurance Institute of New South Wales came to the Library through Frederick Cox, Secretary of the Institute, including proceedings of the Institute from 1908 to the present.

Professor Robert Riegel, of the University of Pennsylvania, has sent up copies of his lectures on insurance topics before the Wharton School of Economics and Commerce, which are new and up to date.

Various reports have come to us from the National Board of Fire Underwriters, including those regularly issued by the Committee on Fire Prevention.

From the Underwriters' Bureau of New York, through the courtesy of Mr. J. A. Robinson, come the Reports on Special Hazards from No. 77 to date, with alphabetical catalog of literature.

Reports of their departments for the past year have been received from the Insurance Commissioners of the various states. Pamphlet copies of laws relating to insurance, including casualty and workmen's compensation, are also on our shelves, donated by the departments.

Publications of the U. S. Government have come to us from the Bureau of Mines, Department of Commerce and Labor, Department of Agriculture, and from the War Department.

The Proceedings of the latest convention come from the Fire Underwriters' Association of the Pacific.

The Association of Fire Underwriters of Baltimore City have sent a report of Proceedings for 1916, with Constitution and By-Laws.

The General Inspection Company of Minnesota sent advisory rules, etc.

Report of the New York Board of Underwriters.

Pyrene Company sent "Making Schools Safe from Fire" (two copies).

From the Insurance Institute of Toronto come Proceedings for 1916-17.

Mr. K. E. Ankenbauer, pamphlets on "Inter-Insurance."

Bulletins from the Insurance Library of Boston.

Two volumes of "Fire Facts," a desirable little publication full of interesting articles, came to the Library from the Washington Surveying and Rating Bureau, Lee McKenzie, owner.

Mr. Moore, of the Goodrich Rubber Company, Akron, Ohio, courteously sent the Library a set of monographs on business correspondence.

The Traveler's Insurance Co., through the courtesy of Mr. J. E. Rhodes, 2nd, presented a number of booklets pertaining to accident prevention and placed the Library on the mailing list for future numbers.

Mr. W. E. Higbee donated "The British Dominion's Year Book for 1917," containing much that is interesting and novel in the way of information pertaining to the war.

Mr. Geo. Gill presented an old agency commission letter written by Mr. J. B. Bennett in 1864, together with an old copy of "Instructions to Agents" of the same date.

Mr. Edward Bliven gave an old manuscript which was found among his father's papers, and appears to be a tentative list of toasts at the Louisville banquet, May 21, 1874, as several of those named did not appear on this program and others were on the program whose names were not given in the memoranda.

Mr. W. R. Townley presented a bound volume of the Proceedings of the old Kansas, Missouri and Nebraska Association of Underwriters from 1891 to 1898, inclusive.

The Library is on the mailing list of fifty-four insurance magazines and journals and has on file a number of journals of a technical nature.

Respectfully submitted,

ABBIE B. GANTZ,  
*Librarian.*

The President: The next order of business is the report of the chairman of the Scholarship Committee—Mr. Townley.

### REPORT OF THE SCHOLARSHIP COMMITTEE.

MR. PRESIDENT AND MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST:

The Committee takes pleasure in presenting its Fourth Annual Report. The examinations for the Association's Scholarship in Fire Protection Engineering at Armour Institute were held Thursday, September 6th, 1917, and the scholarship this year was awarded to Edward Walter Geisler, a graduate of Lake View High School, Chicago. We now have our full quota of students and this year the young man who won our first scholarship will graduate from the Institute.

The reference in last year's report to the necessity of the members interesting their high schools and academies in these scholarships bore some fruit this year and your Chairman has had considerable correspondence with prospective candidates, and it is the desire of our Committee that each member of the Association who resides outside of Chicago shall each year bring the opportunities offered by these scholarships to the attention of the principal of his high school. We hope that this particular activity of our Association may continue to warrant your earnest and hearty co-operation.

We, of course, expected a rather lean year in the matter of candidates on account of the war and we anticipate that this condition may continue for another year—and possibly longer. We believe that the general feeling throughout this country is in accord with the expressed wish of the National Educational Authorities at Washington wherein they suggest that the young men in the high schools and colleges should continue their studies so that in the years to come there will not be a dearth of trained men to occupy the higher positions in the many institutions of learning and in the industrial life of this country. It is only natural that many of the young men who are not of draft age may feel it their patriotic duty to enlist in some branch of the service and we do not intend by word or deed to discourage them in any earnest efforts they may put forth towards "making the world safe for democracy," but at the same time we must not lose sight of the fact that our country needs technically trained men if we are to maintain our position among the nations of the earth.

In accordance with the provisions of the Constitution we ask

that an appropriation of \$750 be made to cover fees and expenses for the ensuing year. Last year's appropriation was \$700. Of this amount, we have expended \$625, and the remainder (\$75) has automatically reverted to the Association's general funds.

WELLINGTON R. TOWNLEY,  
A. R. MONROE,  
W. H. MERRILL,  
GEORGE H. BALL,  
ROLLIN I. REED,

*Committee.*

Mr. Townley: The report is signed by all members of the committee. I move its adoption, along with the recommendations as to the appropriations.

The motion was duly seconded.

President Stauffer: Gentlemen, you have heard the report of Chairman Townley of the Scholarship Committee and the recommendations. Are there any remarks? All those in favor will kindly signify by saying aye; contrary, no. It is so ordered.

The following letters of regret were received by the President:

ATLAS ASSURANCE COMPANY LIMITED  
OF LONDON  
NEW YORK

New York, Sept. 26, 1917.

Mr. J. G. STAUFFER, *President*,  
Fire Underwriters Association of the Northwest,  
Hotel LaSalle, Chicago, Ill.

DEAR SIR: Again I have been favored with an invitation to attend the annual meeting of your Association and again I am obliged to express, with regret, my inability to be present. It has not as yet been my good fortune to attend any of your meetings.

I would express the hope that the Forty-eighth Annual Meeting will prove up to the high level of your previous meetings, which the insurance world has now been led to look for as a matter of course.

With kind regards,

Yours very truly,  
FRANK LOCK, *Manager*.

COMMONWEALTH OF MASSACHUSETTS  
INSURANCE DEPARTMENT  
BOSTON

Boston, September 28, 1917.

Mr. J. GEORGE STAUFFER, *Pres't*,  
Fire Underwriters Association of the Northwest,  
Hotel LaSalle, Chicago, Ill.

DEAR SIR: I have your courteous invitation to attend the forth-eighth annual meeting of the above named Association, which is to be held on October 3 and October 4. It will be impracticable for me to accept, but I notice that you have what promises to be a very interesting program, and if you have the proceedings of the convention printed I should be very glad to be favored with a copy.

Respectfully yours,  
FRANK H. HARDISON, *Insurance Commissioner*.

Hartford, Connecticut, Sept. 28, 1917.

DEAR MR. STAUFFER: Your invitation to the 48th Annual Meeting of the Fire Underwriters Association of the Northwest is very much appreciated and I have been hoping all along that I might have the pleasure this year of attending; but as the day of the meeting approaches the prospects commence to look less encouraging, and I feel at this writing it will not be safe for me to do more than thank you for the invitation and express the hope for a most successful and enjoyable meeting.

Sincerely yours,  
H. A. SMITH.



COMMERCIAL UNION ASSURANCE COMPANY LIMITED  
NEW YORK

New York, Sept. 29, 1917.

DEAR MR. STAUFFER: Much as I would wish to avail myself of your courteous invitation to be in attendance at your always interesting Annual Meeting, I find it impossible to be present on October 3d prox.

I thank you and your associates for remembering me, and with best wishes for a successful meeting, I am, dear sir,

Yours faithfully,  
A. H. WRAY.

Mr. Henry W. Eaton acknowledges with thanks your kind invitation to attend the Forty-eighth Annual Meeting of the Fire Underwriters Association of the Northwest, to be held at Chicago, on October third and fourth next, and, while appreciating the courtesy, regrets his inability to be present on that occasion.  
New York, 25th Sept., 1917.

HERBERT HOOVER

WASHINGTON

Mr. Herbert Hoover greatly appreciates the invitation to attend the Forty-eighth Annual Meeting of the Fire Underwriters Association of the Northwest October third and fourth, and regrets that he will not be able to be present.

To Mr. J. George Stauffer,

President, Fire Underwriters' Association,  
Hotel LaSalle, Chicago.  
26 September 1917.

STATE OF ILLINOIS  
INSURANCE DEPARTMENT  
SPRINGFIELD

Springfield, October 1, 1917.

MR. J. GEORGE STAUFFER, *President*,  
The Fire Underwriters' Association of the Northwest,  
Hotel LaSalle, Chicago, Illinois.

DEAR MR. STAUFFER: I have been away on a ten days' vacation, and upon my return find your invitation to attend the meetings of your association to be held at the Hotel LaSalle, Chicago, during the present week.

Please accept my thanks for this invitation which I am unable to accept, owing to pressure of business here. It is my hope that you will have a successful meeting.

With my best wishes, I am,

Yours very truly,  
FRED W. POTTER, *Superintendent of Insurance*.

INSURANCE COMMISSIONER  
HARTFORD, CONN.

Hartford, September 28, 1917.

MR. J. GEO. STAUFFER, *President*,  
Fire Underwriters' Association of the Northwest,  
Hotel LaSalle, Chicago, Illinois.

DEAR SIR: I thank you for the invitation to attend the Forty-eighth Annual Meeting of the Fire Underwriters' Association of the Northwest, to be held in Chicago on October 3rd and 4th next. I regret that I cannot be with you.

Wishing you every success, I am,

Yours truly,  
BURTON MANSFIELD, *Commissioner*.

THE AMERICAN INSURANCE COMPANY  
OF NEWARK, N. J.  
ROCKFORD, ILL.

Rockford, Ill., October First, 1917.

MR. J. GEORGE STAUFFER, *President*,  
Chicago.

DEAR MR. STAUFFER: While at Michillinda, Mich., I received your very kind invitation to attend the meetings of the Underwriters' Association to be held this present week. I thank you very kindly for your courtesy in this matter, and wish I might attend some of the sessions of the Association, but I am only home after practically three months' absence from the office and must leave next week for the meeting of the Western Insurance Bureau, hence I think I will have to stick by Rockford for the present.

The program looks interesting, and also I should like to compliment you on the good taste shown in the selection of subjects to be considered. Conservation is the watchword in our business just now, and you are emphasizing it very nicely.

With kind personal regards, I am,

Yours very truly,  
CHAS. E. SHELDON, *Manager*.

## FORTY-EIGHTH ANNUAL MEETING

FIREMAN'S FUND INSURANCE COMPANY  
OF SAN FRANCISCO  
ATLANTA, GA.

Mr. J. GEORGE STAUFFER,

c/o Fireman's Fund Insurance Co.,  
No. 39 South LaSalle Street, Chicago, Ill.

Atlanta, Sept. 24, 1917.

My DEAR MR. STAUFFER: I am under obligations for your invitation to attend the Forty-eighth Annual Meeting of the Fire Underwriters' Association of the Northwest on October 3 and 4, at the Hotel LaSalle, Chicago, and can only express my regret over the impossibility of my being present.

I know you are going to have a great occasion and I would enjoy it very much if conditions permitted my presence.

Again expressing my appreciation of your thoughtful kindness, I am,

Yours very truly,  
E. T. GENTRY, *Manager*.

FIREMAN'S FUND INSURANCE COMPANY  
SAN FRANCISCO

San Francisco, September 25, 1917.

MY DEAR MR. STAUFFER: I am today in receipt of your invitation to attend the annual meeting of the Fire Underwriters' Association, which I very much appreciate. Unfortunately I will not be able to attend, but I appreciate the invitation just the same.

Yours very truly,  
J. B. LEVISON, *President*.

FIREMAN'S FUND INSURANCE COMPANY  
OF SAN FRANCISCO  
BOSTON, MASS.

Boston, Mass., Sept. 27, 1917.

MY DEAR MR. STAUFFER: I thank you most sincerely for your kind invitation to attend the Forty-eighth Annual Meeting of the Fire Underwriters' Association of the Northwest, which will be held at the Hotel LaSalle, October 3rd and 4th. I have read a great deal of these meetings, but unfortunately was never near enough to Chicago to attend one of them. This one would be especially attractive to me as I note you are the President of the Association and doubtless your address will be interesting to all engaged in our business.

Regretting that I cannot be present, I remain, Yours sincerely,  
A. K. SIMPSON, *Manager*.

President Stauffer: The next order of business is the report of the Secretary, Mr. Richards. (Applause.)

Secretary Richards: The Secretary's report is a very brief document usually and comprises merely a statement of the membership.

## REPORT OF THE SECRETARY.

Membership at convening of 47th annual meeting.....	1,109
Admitted to membership at 47th annual meeting.....	54

Total .....	1,163
Resigned from membership since 47th annual meeting .....	15
Dropped from roll since last meeting.....	29
Deaths reported .....	9
	<hr/> 59

Total membership .....	1,104
------------------------	-------

## MEMBERSHIP COMPRISES

Life members .....	111
Honorary members .....	9
Associate members .....	24
Active members .....	960

1,104	1,104
-------	-------

## DEATHS REPORTED DURING 1916-1917.

W. S. Abbott, G. A. Armstrong, H. Barnum, H. A. Bartels, M. J. Burns, E. T. Campbell, Wm. M. Deming, Col. E. G. Halle, W. F. Hawxhurst, E. T. Johnson, F. L. Joy, I. J. Lewis, C. A. Mowry, E. W. Tatman, M. F. Zent.

## LIFE MEMBERS ADMITTED DURING 1916-1917.

Geo. A. Bailey, C. F. Barnard, E. G. Carlisle, Allen E. Clough, M. F. Driscoll, E. L. Goff, W. E. Higbee, Geo. C. Main, P. D. McGregor, J. Geo. Stauffer, W. E. Van Deventer, Milton P. Vore, H. M. Wardle, H. H. Rassweiler and Frank Ritchie.

Mr. Fitzgerald: I move you that the Secretary's report be received and placed on file.

The motion was duly seconded.

President Stauffer. Gentlemen, you have heard the motion that the Secretary's report be received and placed on file. All those in favor of the motion will please signify by saying aye; contrary, no. It is a vote.

We will have next the report of the watchdog of the treasury, Mr. Hecox. (Applause.)

Treasurer Hecox: Mr. President, fellow members: I do not know what the President meant when he made the remark he just made, but I suppose it is all right. (Laughter.)

## REPORT OF THE TREASURER.

In my last report attention was called to the vital need of the Association for an increased revenue, and, in my opinion, unless some plan is adopted that will provide more funds for our growing needs, we will have to abandon some of our activities, which means the death of the Association.

Our fixed expenses are as follows:

Library—General Fund .....	\$1,700
Special Fund .....	500
Index Fund .....	250
Scholarship .....	700
Salaries .....	500
Publishing Proceedings .....	1,200
Expense of meeting, average.....	500
Miscellaneous .....	250
	<hr/>
	\$5,600

Our receipts for the current year were \$300 less than they were for the year 1915-1916, and our expenses show an increase. Acting under the authority of the Finance Committee, your Treasurer had to secure a loan of \$100 in order to pay current bills.

I can see no reasonable hope that our general expense will be less than it has been this year. The Fire Underwriters Association of the Northwest is growing and naturally the expenses are bound to increase, and some means must be provided to meet this increased expense.

The maximum has been reached in the Scholarship Fund and no increase will be needed.

Our Library, if it is to become what the Library Committee has planned, must have an increased appropriation, and it should be our duty to provide it.

I understand that President Stauffer and John Marshall, Jr., Chairman of the Library Committee, have in mind and will present at this meeting a plan to conserve our interest in the Library, and that a committee will be appointed with that end in view.

Our other expenses have been kept at the lowest possible figure, but in spite of the most rigid economy on the part of the President and Board of Directors, it was found necessary to borrow a small amount of money to meet current expenses. If this condition continues it will be only a short time before our savings, which are now invested in good 6 per cent. bonds, will have to be used for payment of current expenses. How this increased expense is to be met is a vital question. The life of the Association depends on its solution, and I trust that some action will be taken at this time that will result in placing this, the oldest Fire Insurance organization, on a solid financial foundation.

Detailed financial report follows:

#### RECEIPTS.

Balance October 1, 1916.....	\$ 677.57
From 54 new members.....	324.00
1916 dues paid.....	4,217.50
1915 dues paid.....	100.00
1914 dues paid.....	15.00
1913 dues paid.....	5.00
Interest received .....	485.77
Loan .....	100.00
Miscellaneous accounts .....	64.82
<hr/>	
Total receipts .....	\$5,989.66

## DISBURSEMENTS.

Expense 1916 meeting.....	\$ 924.05
Publishing proceedings, 1916.....	1,107.00
Insurance and Treasurer's bond.....	73.16
Furniture and fixtures.....	109.80
Printing and stationery.....	89.25
Postage and miscellaneous.....	85.49
General Library Fund.....	1,686.06
Special Library Fund.....	493.38
Library Index Fund.....	250.00
Scholarship Fund .....	625.00
Salary, Secretary .....	250.00
Salary, Treasurer .....	250.00

Total expenditures .....	\$5,943.19
Balance on hand October 1, 1917.....	46.47

	\$5,989.66
Investment in 6 per cent. bonds.....	\$7,500.00

## Scholarship Fund—

Appropriation .....	\$ 700.00
Expended .....	625.00

Balance to General Fund.....	\$ 75.00
------------------------------	----------

## General Library Fund—

Appropriation .....	\$1,700.00
Expended .....	1,686.06

Balance to General Fund.....	\$ 13.94
------------------------------	----------

## Special Library Fund—

Appropriation .....	\$ 500.00
Expended .....	493.38

Balance to General Fund.....	\$ 6.62
------------------------------	---------

Verified and approved October 1, 1917.

J. C. HARDING, Chairman,  
ROBT. L. RAYNOLDS,  
*Committee.*

Treasurer Hecox: That, gentlemen, is my report. It has been verified and approved by the Finance Committee. All of which is submitted.

Mr. Fort: I move the report of the Treasurer be accepted and placed on file.

The motion was duly seconded.

President Stauffer: You have heard the motion that the report of the Treasurer be received and filed. All those in favor of the motion will signify by saying aye; contrary, no. It is so ordered.

Gentlemen, we have now come to that part of the program where, I believe, the President would welcome the same motion that you applied to the roll call and the reading of the minutes (laughter), that the President's address be dispensed with. (Laughter.)

They tell a story on General Grant, who we all know was brave and fearless on the battlefield, but when standing up to make a speech his knees knocked together. No doubt many of you will observe that a little later. (Laughter.) However, if the Vice-President will kindly assume the chair I will make it as brief as possible.

Vice-President Atwater then assumed the chair.

President Stauffer: Some time ago in attending a meeting I was called upon to make a speech. After it was all over I turned to a friend and remarked, "What did you think of my talk?" "Why," he said, "you had several opportunities during your speech, and I saw two good opportunities where you could have sat down." (Laughter.)

## PRESIDENT'S ADDRESS.

MR. CHAIRMAN, MEMBERS OF THIS ASSOCIATION, LADIES AND GUESTS:

It is indeed a pleasure and at this time my privilege to extend to you a hearty welcome to this, our Forty-eighth Annual Meeting of the Fire Underwriters' Association of the Northwest, and I desire specially to welcome the ladies, who by the increased attendance yearly, are showing their interest in our Association, and our guests, with the sincere hope that they may enjoy their visit here with us. For the press, they are always most welcome.

Friends, we are here at one interesting time. Of all the centuries, this is the best century; and of the years in this century, this is the best year; and of the months in the year, this is the best month; and of all the days in the month, this is *the best day*.

When this Association adjourned last year, no one gave

thought to the fact that at this time our country would be involved in this great world war, and that many of our members would be absent for this cause today. We realize that this is true, but how cheerfully have they responded to the call of honor and their country, showing that the Spirit of 1776 continues strong within us, and therefore upon those who remain at home rests the grave responsibility of providing as well as protecting everything needed. I am convinced there is not a man in this room with red blood but what will do his duty. It isn't what you are, but what you do.

I wish it were possible at this time for this Association to send greetings to each and every one of our members who are now somewhere doing duty.

In connection with this I am reminded of attending a meeting of a State Board some years ago when, owing to the illness of an absent member, a motion was made that a wire be sent extending the usual greetings of the Association, and he concluded his remarks by saying, "If you do not know his address, write him!"

The members of our sister Association, the Ancient and Honorable Order of the Blue Goose, have passed resolutions offering to the companies their services for such work as may be necessary for members belonging to the Order who are doing their duty. Would it not be well for this Association to go on record in like manner?

Your Board of Directors at one of their meetings passed a resolution remitting all dues of our members absent in defending our country.

The careful manner in which our government is proceeding and suggestions constantly offered show clearly the importance of conservation, and especially does it lay stress upon food itself. We need every ounce of energy and resources now in this country if the needed supplies must be produced by America—of which there is no doubt. Let it be our pride as well as our duty as Americans to see that our boys are provided with sufficient food.

How far the companies have progressed in this conservation movement no one knows better than you do, who without compensation have given much of your time to this work and the heavy expenses assumed by the companies in connection with it, showing a strong patriotic motive and love for our country. The effect of these inspections has proven its worth. May we hope the results are what is desired.

The great interest the National Board of Fire Underwrit-

ers has shown in distributing information and recommendations in safeguarding the country's grain supply is also bringing most excellent results.

The present crisis has opened many new avenues of insurance—new coverage never thought of in this country at least—but how generous has been the response of the Fire Insurance Companies to extend protection to the manufacturers who are making needed supplies for this Government in fighting for national existence. And it seems the Federal Government is taking an active part lately in insisting that certain manufacturers carry sufficient insurance for protection against fire losses.

The serious situation in which our nation is now involved is by many not appreciated, but let us keep on preparing, for no man knoweth the day or the hour when the Atlantic Coast may be attacked. I believe no man since Abraham Lincoln has gone through such a test as has our President the past two years, and his reply to Rome on the peace proposal will go down in history as a master state paper.

My friends, the great essentials of life are—something to do, something to love and something to hope for. The need of sound reasoning and right thinking was never more imperative than at this period of the world's history, and upon the decisions of today rests to a very large extent the security of the future.

Legislators have as usual kept busy the past year with insurance problems. We have four great law-making bodies in which we are interested: Congress, State Legislation, Union and Bureau; but it has proven what concert of action can and will do when properly applied—notably the Stamp Tax on Policies, as well as the failure of obnoxious bills in other states. It simply means when you have a language that companies' agents and the public will understand, the makers of laws will soon learn to speak it. I would welcome the time when the insuring public will recognize the value of a fire insurance policy and what it means in establishing credit as a purchasing power, and that the assets the fire insurance companies are building is not solely for the match end proposition, as many seem to consider.

Believing that the term of the Secretary and Treasurer of seven years is entirely too long, and also believing that many members would enjoy holding said positions, and that the hat should be passed more frequently, I recommend that action be taken at this meeting to change the terms of Secretary and Treasurer to read three years instead of seven years, as now in practice, subject to the approval of this Association. One of



my reasons for this recommendation is, the work is lessened by assistance at certain times, and I believe the honor of holding these offices should be given more frequently to various members. The terms of the Secretary and Treasurer expire next year, 1918.

I desire to call your attention to the excellent report of Mr. John Marshall, Jr., Chairman of the Library Committee, and more especially to that part of his report on the *financial needs* of the Library.

I understand the National Board has contributed handsomely to the Boston Library, and from investigation I am convinced our Library is used more generally than any other library of its kind in this country, and perhaps an appeal to the National Board might bring some results. I would recommend that a committee consisting of managers be appointed to consider the advisability of such action, and believing the *active* members of the life membership would cheerfully contribute annually to the Library Fund, I also suggest this to be referred to a committee consisting of life members for consideration, both committees to be appointed by the incoming administration.

You have heard the report of Mr. Wellington R. Townley, Chairman of the Scholarship Committee, and great credit should be given by this Association to Chairman Townley.

He has devoted much of his time, and the careful manner in which the selection of the students entered at Armour Institute has been made shows the great interest that he has taken in his work. I note that the young man who won the first scholarship will graduate this year from the Institute.

The final Reaper, Death, has removed fifteen members from this Association since our last meeting, and Memoriam Committees have been appointed for each one, and at the time set to hear reports of committees an expression of our respect will be made by rising and standing with heads bowed while the Secretary reads the names.

The watchword of the day is *Conservation*, and in the selection of speakers at this meeting that subject has been made paramount in the program, and I request a full attendance at all sessions, as the subjects will be most interesting, and I have no doubt they will have your approval.

I desire to take this opportunity of thanking the members of the Board of Directors for their able counsel and advice given me during my administration, as well as the various chairmen for their co-operation, and of wishing for this Association many years of success and happiness.

Friends—

“If we have work to do,  
Let us do it *now*.  
Today the skies are clear and blue,  
Tomorrow clouds may come in view.  
Yesterday is not for you.  
Let's do it *now*.”

I thank you.

(Applause.)

Mr. Monroe: Mr. Chairman, we have just listened to a very pleasing address by our President, and I move you, sir, the address be referred to a committee of five, the committee to be appointed by yourself.

Vice-President Atwater: Gentlemen, you have heard the remarks of Mr. Monroe, that a committee of five on the President's address be appointed. Is there a second to that motion?

The motion was duly seconded.

Vice-President Atwater: It is moved and seconded that a committee of five on the President's address be appointed by the Chairman. All in favor signify by saying aye; contrary, no. The ayes have it.

I will appoint on that committee John B. Lee, Minneapolis; Walter Miller, Chicago; Louis Wolf, Indianapolis; George H. Bell, Detroit, and Milton Freedy, Milwaukee.

President Stauffer resumes the chair.

President Stauffer: A motion to adjourn will now be in order.

Mr. McGregor: I move we adjourn.

The motion was duly seconded, unanimously carried, and the meeting adjourned until 2:30 o'clock p. m.

## FIRST DAY

WEDNESDAY AFTERNOON.

---

The President called the meeting to order at 3 o'clock.

The President: Gentlemen, will you kindly come to order. I have a couple of telegrams here that I would like to read before proceeding with the program.

"St. Louis, Mo.

Fire Underwriters' Association of the Northwest,  
La Salle Hotel, Chicago.

The Fire Underwriters' Association of St. Louis and the Missouri Association of Insurance Agents extend to the members of the Fire Underwriters' Association of the Northwest a cordial invitation to be with us during the convention of the National Association of Insurance Agents, October 10th to 13th.

(Signed) J. W. RICHARDS,  
Manager, Fire Underwriters' Association  
of St. Louis."

"San Francisco, California.

Fire Underwriters' Association of the Northwest,  
Hotel La Salle, Chicago.

Congratulations on your excellent program. May it bring forth abundant results. Though absent in person am with you all in thought this morning. As Will said to Nicky, 'Love to all.' (Laughter.)

A. A. MALONEY."

(Laughter and applause.)

The President: Gentlemen, the old saying is, when you want to find something new, go to New York. I found it. The fact is that while a number of us know of the existence of the National Board of Fire Underwriters, and know its location, still many do not know its value and importance in connection with the fire insurance business and the interest it has taken in the conservation work. It is hardly necessary to refer to the gentleman who will address you, as he is well known to all, other than to say that he knows more about the National Board of Fire Underwriters than any other man in existence. Therefore, I take great pleasure in presenting to this Association Mr. W. E. Mallalieu, General Manager of the National Board of Fire Underwriters of New York. Mr. Mallalieu. (Applause.)

## THE NATIONAL BOARD AND ITS WORK IN CONSERVATION.

BY

MR. W. E. MALLALIEU,

General Manager of the National Board of Fire Underwriters, New York.

MR. PRESIDENT, MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST, LADIES AND GENTLEMEN:



**I**T is a great privilege to meet with you today, for this meeting is an absolutely unique occasion. I have never attended a meeting under just these conditions, and it is possible that I never shall again. Perhaps you gentlemen do not realize just how large a place you are filling in the general situation. Let me see if I can express it.

The National Board of Fire Underwriters awoke one day last spring to the fact that it had tackled the biggest job of its entire career. In a sudden and rather astonishing way it found itself responsible for an important branch of government service. We underwriters nowadays are finding it rather difficult to classify ourselves, for war conditions have whirled us out of our old time tasks in a way that has left us feeling just a little dazed. Instead of thinking of

rates and schedules and policy forms, and that kind of thing, we are concerned with national defense, and national efficiency; and the names of our different companies seem in some way to have run together into a general emblem bearing red stripes, white stars, and a blue background. In short, we are about as definitely enlisted in national service as though we wore khaki and bronze buttons.

If you will bear with me for a few moments, I think that I shall be able to convince you that this change of conditions is not really such a change as it might appear upon the surface, and that underwriters have stepped as naturally into a position that was waiting for them as though their entire training had been with this one end in view.

Consider first that the business of fire underwriting has a very remarkable scope and plane of action. It is national from the very necessities of the case. Chicago, in 1906, helped to pay the losses of San Francisco, just as San Francisco, in 1871, had helped to pay the losses of Chicago, and both of them together, in 1917, contributed to

set Atlanta once more upon her feet. The spirit of sectionalism which always tends towards distrust and disharmony, and which has even caused war in our own country, is opposed to the very spirit and underlying fire insurance; underwriting is, therefore, a constructive force of national unity. I am not saying this in a boastful spirit; I am saying it merely because it is a fact. Any man reared in such an atmosphere necessarily must take a national view. Furthermore, he must take a view which includes all classes of the population, as well as all states. The thirty million fire insurance policies in force in this country represent an average of about one and a half per family throughout the land. Directly or indirectly, they affect almost every individual. By common admission, the huge structure of American credits, which is to say, of American commerce and industry, rests upon a foundation of fire insurance. So universal, and so imminent is the danger from fire, that employment nowhere would be secure, were it not for the protection afforded by our policies; but our relationship to the public is more direct and intimate than even this would indicate, since it concerns those innumerable contracts which safeguard the private homes of rich and poor alike.

All of these things we know in a general way, and yet in the pressure of daily duties we rarely, if ever, attempt to visualize them. It is no flight of fancy, it is the very literal truth to say that one might pick up the end of a line in almost any building in any city, town or country district within the limits of the many states in which you gentlemen operate, which line would lead through agency office and company office to this room where now sit these managers and field men, representatives of the underwriting forces of the United States.

Furthermore, your training has not only been national in its scope, and fundamental in its character; it has also been essentially one of conservation and efficiency. Your activities have been a product of that more recent phase of underwriting that seeks to prevent fires. You have gone into thousands of communities with a trained eye for dangerous conditions, not to criticize, but to correct. Reconstruction and improvement has marked your passage, and it is not flattery to say that each one of you has been a constructive influence wherever he has operated. The fact that work of this kind represents your living, is beside the point, all of us have to draw our living from some source, but the essential thought is that your entire activities have been *national, fundamental, intimate and constructive*. Can there be imagined better training for practical national service than this would give?

I venture to say that not half a dozen of you characteristically modest representatives of our characteristically modest profession have ever thought of yourselves in quite this light; but it is a true light, and your national service antedates by many years the crisis in which we now find ourselves.

Now, having shown you X-ray photographs of yourselves, let me turn for a moment to a consideration of the conditions with which you are called upon to deal. We people of the United States, after reading comfortably for nearly three years about a distant war, suddenly found ourselves in the midst of it. More than this, we discussed that our hard-pressed allies were looking to us to assure them victory. It was not a mere matter of man power, for the other nations had many men not yet called into action, but America's wealth, its manufactures, its food, cotton and lumber, and the products of its mines, were so urgently needed that the forces of democracy could not achieve victory

without them. This fact is now everywhere admitted. Bonar Law's recent remarkable statement that America's entry prevented the financial collapse of the Allies is a case in point. If we believe, as most of us do believe, that this war is a struggle for the very existence of civilization, America's participation becomes the pivotal point upon which the ages turn. Those, therefore, who preserve unbroken the stream of necessary supplies through heroism upon the seas, or through labor in the fields, the factories, or the mines, are hardly less to be considered soldiers of civilization than those who man the trenches. In one respect, at least, the element of warfare itself is not lacking, for our ancient enemy, Fire, is taking an active part in furthering the cause of our foes.

There has been an extraordinary outbreak of fires among grain elevators at many points. Some of these fires have been very serious. One single blaze is said to have destroyed the entire product of 38,000 acres. Another is computed to have burned up the grain that would have made fifty million loaves of bread, and there have been many others. German submarines could hardly be more effective. In fact, there is no doubt that many of these fires have been directly caused by our foes.

Some of the recent exposures of the German system in this country have taken us behind the scenes and shown us how these fires have been caused. We have seen an astonishing organization, directed from central points, busily attacking the nation's resources, particularly its food supply, by means of the torch and the bomb. Incendiaries have swarmed throughout the country; they have been especially active in the grain districts of the northwest. For example, here in one small clipping from the Duluth Herald, of September 5th, are dispatches from the towns of Michigan, Jessie and Bowman, North Dakota, telling of incendiary fires that had just occurred; two of the three were in grain elevators. Here is another, from Klamath Falls, Oregon, describing the destruction of a flour mill and of a large quantity of flour and grain. In this case, the fire was laid to the I. W. W., that amiable organization which planned extensive fires in the grain fields of the northwest. Other fires are the product of our own familiar American carelessness, which is every ready to take a chance. For example, an elevator at Rochester, New York, suffered a \$700,000 fire upon the 23rd of July, and \$450,000 of this amount was in grain and other food supplies. It is said that up to four years ago, this elevator was sprinklered, but that the owners had some dispute with the insurance companies as to the credit to which they believed themselves entitled, and foolishly removed the sprinkler system, thus inviting the blaze which later came. There seems to be a little doubt that the sprinklers, had they been left in place, would have saved the plant; therefore, whatever may have been the cause of the fire, the negligence of the owners was principally to blame for the result. The tragedy of the case is that while hundreds of thousands of dollars' worth of irreplaceable food was going up in flames, men, women and children were starving in Europe. There is no escape from moral responsibility in such a case. When there is actual shortage of food, no amount of insurance can cover the loss. One cannot eat money. The whole world is in a race with starvation, and anyone who permits stored food stuffs uselessly to burn is guilty of negligence little short of criminal.

Such instances as these, and there are many others, but emphasize the fact that the thousands of remaining elevators must not be allowed to burn. And it is at this point that we think with a sigh of relief of

your activities. We realize that you are continually visiting these treasure houses of the world's means of life, with keen eyes for every hazard, and practical suggestions for insuring safety.

Some of these suggestions concern the human factor. For example, in inspecting an elevator of very large capacity it was discovered that there was only one watchman, a very ancient and decrepit employe, who had been in the service of the same company for nearly forty years. His physical and mental equipment was just sufficient for him to make the stations and punch the clock, but the remainder of the time he was seated upon a stool in his little office where he could be more comfortable than in traveling the elevator premises.

One night in a test of safety, two inspectors entered this plant without the knowledge of the watchman, remained there five or six hours and made a complete sketch of the whole plant. This was shown to the elevator company as evidence of the way in which they were being protected. They were given the option of providing competent and efficient watchmen or of having the plant taken over by the authorities of the state with the understanding that the Adjutant General would place a number of soldiers in charge as watchmen. It was not necessary to proceed to such an extreme, because the elevator company, realizing the danger, at once engaged a sufficient number of active and intelligent watchmen.

To give but one other illustration of the value of your inspections, a prominent official, of one of the largest meat-packing plants in America, is authority for the statement that when the inspectors visited the plant in question they found conditions of an alarming nature. In his opinion, and in theirs, if these conditions had not been corrected at once they would probably have resulted in such a conflagration as might have cost the packing district a hundred million dollars. In addition to the destruction of a vast quantity of food, such a fire would have seriously crippled the packing capacity and food producing power of the country.

In these and countless other instances, we know that you are arousing owners and managers to a sense of their great human responsibility, and are showing them how to make their plants sound links in the chain which stretches from the grain fields to the battle fields. Safety is increased wherever you have gone. Fires that would have occurred have been avoided because of your visits, and precious human lives are being conserved because you have helped to assure them the means of existence. This, perhaps, is the greatest of your achievements, but there are others which are only less important. You send much more than food to the battle front.

H. C. Wells, the English writer, has called attention to the fact that there are very few nations now able to wage effective war upon their own account.

"It has to be remembered," says he, "that war, as the aeroplane and the 'tank' have made it, has already become an impossible luxury for any barbaric or uncivilized people. War on the grade that has been achieved on the Somme predicates an immense industrialism behind it. Of all the states in the world, only four can certainly be said to be fully capable of sustaining war at the level to which it has now been brought upon the western front; these are Britain, France, Germany and the United States of America. Less certainly equal to the effort are Italy, Japan, Russia and Austria.

These eight powers are the only powers in the world capable

of warfare under modern conditions. There is no other power or people in the world that can go to war now without the consent or connivance of these great powers."

This does not mean that other nations do not possess large man power, nor that they are inferior in courage, intelligence, or skill, but merely that the time has passed when these things are to be regarded as the chief factors in warfare.

Today, one man with a machine gun might annihilate a battalion of foes armed only with rifles, but all as brave and as skillful as he, the difference lying in the possession of the machine. Today, the power of a sufficient number of heavy guns, and a sufficient quantity of high explosive shells can blast to pieces any trenches constructed by human muscle; while that strange new machine, the tank, has proved its ability to conduct single handed charges across the open where regiments could not live.

In a similar way, the war has involved a conflict of these complicated floating machines called warships, and of other new and marvelous mechanical devices that operate under the surface of the seas, or in the air; at every point, mechanism is in the forefront. It is hardly straining the thought to conceive of the battle lines of France, Russia, the Isonzo, and the Balkins, as merely outposts of the real struggle which is occurring in thousands of factories throughout the belligerent countries. It seems to be practically established that the side which can produce and transport the largest number of munitions of war, is the side that must eventually win. Therefore, today, only leading manufacturing nations can be considered as first class military powers. As soon as we grasp this idea, we realize that no longer is war a mere matter of European trenches; it is now being waged in hundreds of American cities, where are located the factories that produce the materials essential for success. While we have been somewhat slow in waking up to this fact, it has long been understood by Germany, which has carried on in this country a campaign of amazing organization and effectiveness to destroy our factories. Fire has been one of the enemy's main reliances, and the history of the ingenious and daring incendiary plots that have been undertaken, many of them successfully, would make startling reading. Even where the fires have not been incendiary, the strain of increased production has in itself constituted a hazard. Many factories have been forced to run with shifts of workmen upon a twenty-four hour schedule; emergency power lighting and heating systems have been installed; floors have been crowded with new machines; additional buildings have been rushed up in haste, with all that this implies in the way of imperfect construction; the extraordinary demand for hands has led to the employment of many who are comparatively unskilled. Practical insurance men know that such conditions in themselves are responsible for many fires, and it is an unfortunate fact that an accidental fire may be just as hot, and just as destructive as one set with hostile intent. All things considered, it is not to be wondered at that 1917 has shown a decided increase in fire loss over the several preceding years.

It is greatly to the credit of preventive measures that this loss has not been enormously larger, and in this, you gentlemen have again shown how indispensable you are to the welfare of the United States. Here, as in the question of food consideration, you have once more risen to the occasion. In your travels throughout your territory, you have visited many of the plants upon which our government is relying for its war supplies, and by detecting hazardous conditions, and re-



commending practical means for their correction, you have forestalled destruction.

Perhaps a little summary of the early steps that led to your assuming these duties may be of interest.

Upon March 21, 1917, a date preceding by twelve days the assembling of Congress for the purpose of considering war, a preamble and resolution was unanimously adopted by a mail vote of the Executive Committee of the National Board of Fire Underwriters.

This preamble began as follows:

"Whereas, in the event of war, it may be of vital importance to the National Government to have at its command facilities for safeguarding the fire hazards involved in cities, towns, and villages, public buildings, hospitals, warehouses, and similar institutions, as well as detailed knowledge of local water supply systems, structural conditions and fire-fighting facilities."

After summarizing the available facilities for meeting this national need, it continued with these words:

"Whereas, the National Board for the above mentioned reasons is prepared to undertake the organization and direction of fire prevention requirements of national defense; and to furnish for the use of the Government the vast amount of information in the possession of the fire insurance organizations concerning industrial and other establishments which can be used for supplying and equipping the armed forces of the country; therefore be it

Resolved, that in the emergency now confronting the nation, the National Board of Fire Underwriters places its services, resources, and facilities of this nature at the disposal of the United States Government, and offers to act as a medium through which may be centralized the knowledge, training and service of the engineering forces, in the employ of the National Board, and of all other fire insurance organizations."

Immediately following this action, Washington appointments were arranged for, and upon March 24th, the President and General Manager of the National Board presented the resolution in person to Secretary of War Baker, by whom it was referred to Mr. W. S. Gifford, Director of the Council of National Defense. Acceptance of this proffer was immediate and cordial. The value of the information and assistance thus made available was recognized. In fact, the importance of this contribution to the defense of the nation was widely commented upon by the press of the United States.

Then began a period of the greatest activity in our offices. Special files were purchased, and a considerable force was organized for the purpose of putting the service into action. This has involved a large amount of detail, and already we are furnishing a great deal of information to several branches of the government along a number of lines. These have to do with safeguarding the nation's war supply; furnishing lists of factories suitable for the production of articles needed by the government; safeguarding industrial plants from fire peril, safeguarding the food supply, and the cotton crop from destruction by fire; and, in particular, a vast campaign of direct inspection through the thousands of special agents and inspectors employed by the insurance companies; among these are the members of the Fire Underwriters' Association of the Northwest.

In March, this program was of the future, but we entered upon it with a confidence based upon our knowledge of the loyal and efficient

men who would carry it into effect. Today six months of the campaign have been accomplished, and it has broadened and intensified in many interesting directions of which I can give but the merest glimpse in the few moments yet remaining to me.

Here are some of the things that have been done:

1. We have furnished to the Government and to the State Councils of Defense plans and other valuable information concerning city water works system; piers and wharves, grain elevators, flour mills, packing and canning plants and other food supply repositories, cotton compresses and warehouses, coal properties, saw mills, fertilizer works, and many other properties of a public or semi-public interest; this information being for the purpose of safeguarding such properties from fire.

2. We have compiled, unified and card indexed the information contained in many thousands of surveys and inspection reports on file in the offices of the various bureaus and companies. Thus, we have been able to furnish to the Council of National Defense and to the War Industrial Board important data upon more than 12,000 manufacturing plants equipped to produce supplies used by the army and navy.

3. We have enlisted the services of that great body of field men, inspectors and engineers, of which you gentlemen constitute such an important part, in the detection and correction of the hazards existent at thousands of points.

4. We have rendered service to the Constructing Quartermaster's Department of the United States Army by assigning an engineer to each of the cantonments and locating two of our engineers permanently in Washington. In a similar way we have assigned engineers to the Aviation Corps and the United States Shipping Board. Two of our engineers will be located in the Washington offices of the Emergency Field Corporation and others of our staff, with engineers from several inspection bureaus, will be used in a supervisory capacity at the shipyards doing government work.

5. We have formed a number of local Advisory Committees which are in close co-operation with State Councils of Defense and state officials in their respective territories, and which have very ably directed the organization of the State Conservation Associations of which most of you are members.

6. We have prepared and circulated for the Council of National Defense several very important pieces of fire prevention literature; among these have been:

(a) "Safeguarding Industry," a booklet of instruction in the protection of industrial plants. (115,000 copies.)

(b) "Prevent Fire—Be Careful," a poster of rules for employees. (125,000 copies.)

(c) "Safeguarding Grain," a booklet of instruction for elevators. (15,000 copies.)

(d) Self-inspection Blanks for factories. (120,000 copies.)

(e) Self-inspection Blanks for elevators. (15,000 copies.)

Other literature is now in preparation.

7. Upon the request of the Department of Justice, we have assigned special investigators from our Committee on Arson to cases in different parts of the country.

8. We are securing and filing with the Food Administration Grain Corporation a complete record of all terminal and country grain elevators throughout the United States.

9. Last, but by no means least, our Underwriters' Laboratories has made its influence felt in so many branches of this patriotic service that it would be hopeless to attempt to enumerate. Almost countless tests are being made in that great institution whose application is found in factories, elevators, cantonments, public institutions, shipyards, aeroplane works and transportation systems.

Anyone of these nine subdivisions might easily be expanded into a separate address; anyone of them would be worthy of it, for each is crowded with detail of the most vital and exacting nature, but I must not encroach upon the time of the other speakers. However, this glimpse of an activity so unprecedented will fully explain my pleasure in meeting with this great body. You are the men from the firing line taking a moment's respite to compare experiences. It has been worth the trip to Chicago to look into your faces, and to have the pleasure of meeting so many of you.

The subject assigned to me is, "The National Board and its work in Conservation," but I am conscious in standing here that my subject, visualized, sits before me in the audience. Gentlemen, for the purposes of this unusually important service, you, yourselves, are the National Board and its Work in Conservation is the activity from which you have just come, and to which you will shortly return.

(Applause.)

Mr. Gallagher: Mr. President, the National Board of Fire Underwriters, as many of us know, is an organization composed of 148 companies, and is 52 years old. It is the great company organization of this country and deals with nearly all of the subjects connected with our business with the exception of the matter of rates. It never before has done the effective work that it is doing at the present time, and that its work requires a man who is strong physically and able mentally goes without saying. That the gentleman who has just addressed us measures up to that standard fully I am sure; and in order that our records may show that we appreciate the splendid address that he has just given us, and the fact that he left his busy office in New York to come out here to talk to us, I move a rising vote of thanks to Mr. Mallalieu.

The motion was seconded from all over the house.

The President: Gentlemen, you have heard the motion of Mr. Gallagher, that a rising vote of thanks be given to Mr. Mallalieu for his able address. May I ask you gentlemen to kindly rise?

A rising vote of thanks was then tendered to Mr. Mallalieu. (Applause.)

Mr. W. E. Mallalieu: Mr. President, on behalf of the National Board of Fire Underwriters, I thank you most kindly for the vote of appreciation just tendered. (Applause.)

The President: Gentlemen, the inspections made by the various state organizations composed of men connected with our

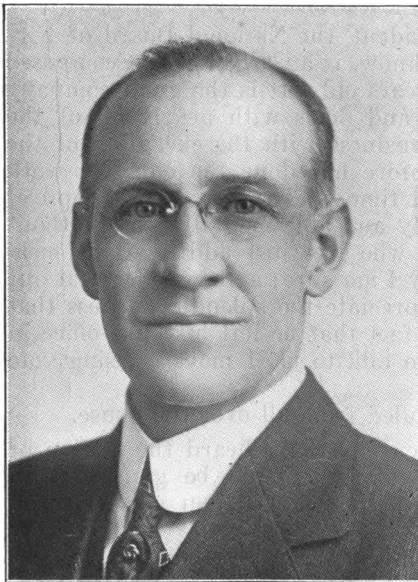
business is being backed up by the executive officers of the various states, which also shows their interest in this great work of conservation. I have, therefore, selected a man who has given much attention to this subject, and it is indeed a pleasure to present that gentleman to this Association. Permit me to introduce the Hon. T. Alfred Fleming, State Fire Marshal of Ohio. (Applause.)

### CONSERVATION.

BY

HON. T. ALFRED FLEMING, COLUMBUS, OHIO.  
Fire Marshal for the State of Ohio.

MR. PRESIDENT, MEMBERS OF THE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST, LADIES AND FRIENDS:



**I**T is indeed a very great pleasure for me, and a very high honor at this time, to have the privilege of meeting with this association, an honor which I shall never forget. I am only one of a great force in the State of Ohio. I am not speaking this afternoon as State Fire Marshal, but I am going to try to speak as one of the men who is fighting down in the trenches for the biggest work that Ohio has ever attempted to perform. (Applause.)

I believe that you will agree with me that this is the biggest task that the National Board of Fire Underwriters, or this association,—the Fire Underwriters' Association of the Northwest,—has ever tackled. I want to say that I take off my hat to you gentlemen as being the first and foremost in tack-

ling the large job which was absolutely necessary in this period of world conflict. You were the first men. You were the trained men. You have given to this great country of ours a service which could not be rendered by any other force within its confines, and I want to say to you that the association that I have had with all of you today, and especially the association I have had with the splendid men who have fought in the trenches of the State of Ohio, has been the happiest association of my life. I have been pleased to act under the instructions of possibly

the best state committee of conservation in the United States. I am always proud of Ohio. (Applause.)

I woke up and saw the light of day over in Canada, but it was too slow, and looking over the North American continent I found there was one place just a little bit ahead of time on all matters of importance and citizenship and civilization, and that was Ohio. (Laughter and applause.) Let me say to you, gentlemen, that I am proud that fire prevention started away back in Ohio. Am I not right?

The President: I guess you are.

Hon. T. Alfred Fleming: I am pleased to know that this organization started away back in Ohio, and a lot of other things I could mention this afternoon that we are proud of. I look over this gathering; I see faces that are not residents of the State of Ohio at the present time, but, gentlemen, I know that sometime in your history you had a great interest back yonder in the State of Ohio, for it is the hub of the whole United States. (Laughter and applause.)

We have today 150,000 soldiers of whom we are mighty proud over in France, training for trench service. We have possibly 500,000 more already in training in this country, and we have possibly 500,000 more who are just ready for training. I want to say, gentlemen, that those soldiers are not worth a snap of your finger unless you and I form a home guard out here in this great world which must be drained if the conflict is ever to have a satisfactory consummation. You are the men in the trenches today. Those men are in preparation, and what good would it be if you put them in the trenches and you and I do not stand back of them by giving them the food to eat, the clothing to put on to keep them warm in the trench lines or the ammunition with which to shoot?

I look out and I see an automobile equipped with the very finest material that man's skill can devise. I see a punctureless tire. I see a non-freeze carbureter. I see a real starter that never fails. I see an excellent polish. Every person admires it. Why, it is the finest automobile that has ever been made. I want to ask you what good will that automobile be unless you have something in it, unless you have some person to run it? I look out here and see a great engine, the finest engine that has ever been put on the great central systems of these United States. That magnificent engine, powerful as it is, stands on the track, belching its steam, all ready for a world of service; but if you leave it there, running up and down the track, just to show off, I would like to know what good it is going to be to civilization? What good is it going to be? I see a great steamer out here in Lake Erie harbor. It is a wonderful steamer, the finest on Lake Erie, just built a couple or three years ago. It is a modern marvel. It may truly be called that. But what good is that vessel going to be if it stands at the wharf all the time?

Nothing is of value unless you can convert it into use. No automobile can be of any value to you unless you can hook it up to a world of service in which you have a part. No engine is ever going to be of any consequence unless you can put back of it a great train of cars that will move commercial value from one point to another. And no ship is going to be worth powder and shot to blow it up unless somewhere you can place upon it a great value of commercial worth that must be transported from one place unto another.

What good will the National Board of Fire Underwriters be, what good will the Fire Underwriters' Association of the Northwest be if

you simply come here and have a meeting once a year? If the National Board of Fire Underwriters were to sit down in New York or in Chicago or some other place and hold down a desk, what good would they be, if they weren't hooked up to a world of service and the great State of Ohio of which we are duly proud? I am proud to feel that back of this great movement in which we are all engaged as individuals is the guiding hand and the splendid brain of the National Board of Fire Underwriters, who have given to the world a service which has never been truly estimated.

I always like to be hooked up to a big job. About four years ago I arrived in Cleveland while they still landed those boats down at the foot of Superior street. You people who know Ohio and Cleveland, know what a nice, clean, beautiful place it is down there. I remember there is a long hill with a very steep grade. I saw a gentleman with a plug hat and a cane walking up that hill, leisurely as you please, and ahead of him was a little bit of a boy, tugging at two great big suitcases. As I watched them I just tried to compare the two people.

You know, there are a lot of folks in this world just in one class or the other; a lot of us who want to be big people and never do anything; and a lot of poor people who want to just simply lift the burdens of the world and carry them along with them. I am justly proud that we have all through these United States in this conservation work a great company of people who find no burden too heavy, who find no service too great, and who are willing to give in eighteen hours of the day, in every day of the week a service for the good of the boys who are fighting for us in the trenches over in France. (Applause.)

I like to be hooked up to a big job. Some way or other, when the Central Committee from Chicago came over to Ohio and organized that splendid state in this conservation work, I appreciated just some of the conditions which had to be met. I happened to have been born over yonder in the region of Ontario. Six hundred and twenty-five of the fellows, many of them were my schoolmates in the early days, went over to France with the first contingent, known as the Princess Pat's, and in that world famous battle of Maasstricht six hundred and twenty-five of them went into the battle line when it started and thirty-eight answered roll call when it closed. But I want to say to you, we are entering this struggle at the time when the loss ratio is least. Canada has paid the toll of 100,000 dead for 400,000 sent. And up in those regions no town is free from it. You go down the street and you will find on every corner maimed, those who have lost limbs, those who have lost arms, those who are sightless, those who are disfigured in every possible way. You will see them there as the elements of the battle line. And we in the United States are going about on our business, and if it weren't for a bunch of splendid men who are urging and iterating and reiterating and educating all the time, why we would sleep on in an eternal sleep and never wake up until the Judgment Day.

On the next farm to the one on which I was born lived a widow with three sons and one daughter. I went to school with the oldest son. When the war broke out, two of the oldest volunteered for service. No conscription over there yet. It hasn't carried. Two of them volunteered for service. They were only over there three months when one was killed and the second one was taken prisoner. There was only one boy left to work that measly forty acres of the farm and one girl to look after the careworn and broken hearted mother. And last summer when I was there, on July 5th, this man left his home and I saw his mother place a kiss upon his forehead as he left, and she said, "I am

ready to give up not only you, but I will give Mabel up to the service rather than lose." And now, right in the southern part of England, in one of those Red Cross hospitals, Mabel is doing her service while the good old woman in the last days of her life, without a penny in the wide world to take care of her, is carrying the burden.

Down in the hospital in Toronto on the next day I visited the men who are there, brought home in the hospital ship, and I talked with a lot of them. One man was there with his leg taken off, blown off by a shell, and he said, "I never knew it was off; it came so quickly. I couldn't realize it. It was gone before I knew it, and my comrade said, 'Why, there is your leg over there.' He said it was over fifty feet away from me." I said, "Aren't you satisfied with this thing?" And he said, "No, sir; I am not going to be satisfied until I can go back into that trench and do some kind of service with a cork leg added to what I have now." (Applause.)

We haven't wakened up, fellows. We haven't caught the vision of the wonderful possibilities that wait right at the door of the United States of America, possibilities that we must be big enough to accept and fill.

The biggest hero, the finest hero that Canada has ever known, the one person that has been spoken of so favorably in all the newspapers of the United States and all over the world is a man that I know, of whom I have made more fun in my days than I would want to admit at the present time. I know the family very well, a family of Bishops in the town of Olmson. There is one Christian young man there who entered the service about a year and a half ago, and he had this half-wit brother. My, I made more fun of him on my camping trips in Canada than I would want to admit. He didn't have enough in the upper story. He had wheels going around that didn't mesh properly. Nobody took him seriously. In fact, they considered him crazy and only fitted for the hospital for the insane, a subject of grievous disappointment—Bill Bishop—and when his brother enlisted he came along and enlisted and his brother wrote back home to his father and said, "I can't understand why that kid has got to tag me around all the time. Everything I do he wants to do."

Listen. Bill entered the aviation corps. I don't know how he ever got in there, and the other man entered the artillery. If you go up to Camp Borden today in Canada you will find his brother still training over there. He couldn't get over to France to save his soul. He isn't big enough. Bill Bishop, the half-witted individual got over into France, and in a few short months surpassed the biggest and the best and the brainiest aviator that ever flew in France over a German trench. Only two men have surpassed him in the number of aeroplanes brought down and they were both in the service over a year and two months before he entered. The last honor that was brought to him came when volunteers were called for to go over the German trenches and shoot down a supposed raid that was coming, and only one fellow had nerve enough and sand enough, brain enough and stamina enough to take the dare—and Billy goes up in his aeroplane and he circled around just as the engines, eight of them, were getting ready to take their flight, and seven of them never left the ground. shot, dismantled and made unfit for service, and in so doing he had to come down within forty feet of the ground on two occasions with his machine, battered until it was almost a wreck. The last one, the eighth, which was able to get away from the ground, and soar, he fought for over fifteen minutes with a machine that wouldn't work, that was only

half in service, with part of it shot off, with the balancing power on one side, until finally the eighth machine was wrecked. And France and England decorated him with three medals, the highest honor that has ever been given to any man in service. France the other day passed in the parliamentary chamber the highest honor and the only honor that has ever been given of that character to the half-witted boy from over in Canada. The King of England sent for him and brought him over there to dine, and just the other day to my home town came a great, monster packing case, filled with telegrams and letters of congratulation and with it a characteristic note. He said, "Stick these out in the wood-shed until I come home. I haven't time to read them." (Laughter and applause.) That is the kind of real service, fellows.

After this war the personnel of the greatest men will be changed. The men who have ruled things and have been your ideals are not going to be the ideals of the future. I may not know where a river comes from. I don't know where it is going to, but I do know it is here. And that is where you and I are standing today. The history of the past is going to be lost sight of, and a new era, of which you can find no equal in all the history of the past, replete with opportunity and possibilities, is going to open up for you in the future. You may well ask what has brought on all these changes.

Mr. Fleming: Now, Mr. President, I am taking too much time.

The President: Go ahead.

Mr. Fleming: I am going to leave it to you to call me down.

Away over yonder on the eastern shore of this country, when this was all woods and wilderness, there landed a little boat; on that night as the stars beamed out through the first temple of civilization in North America, the songs arose and the first service was being held. The carpet was made of grass and the great vaulted roof of the heavens was the roof of the tabernacle; the great pine trees were the posts or the pillars; the electric light system the stars, but as they sang their first song of praise there they wrote across the sky two words that have never been obliterated: "Liberty and Equality." It is true they wrote them in white for the symbol was purity. And they started out with that as their motto. That day is passed but the little pebble that was thrown into the pond began to widen and ever increasing in its force. The country was settled. More and more were added to its population. Differing conditions came, the Puritan of the east and the High Churchmen of Virginia, with a little antagonistic influence, until by and by, with their prosperity viewed from a distance, the possibility of taxation reached the mind of the parent country. Then came the Revolution which ended the strife. All strife ends on common soil. All strife ceases when you and I face a common danger. With the Virginian on one side and the Puritan on the other, all of those thirteen states united together in order to meet a common foe.

They said, "We must have a flag." And they got a flag. They placed upon it the old Pine Tree, which was the symbol of the Eastern states. Some people weren't satisfied and they said, "We must have another one." So they took the flag again and they spread it out and they put a rattlesnake on it, cut into thirteen pieces, representing the thirteen states. Some of the people objected to that, weren't satisfied with that, and they said, "We are all united now; we are not to be repre-



sented by thirteen separate pieces." And they put the rattlesnake together and made a perfect rattlesnake, joined the thirteen pieces as the strife had joined the thirteen states. Then some person said that that wasn't a flag for a great nation to have, with those two words as a guide. Some of them said, "We are not going down. We are not looking down to the earth. We are looking up to the heavens. We are looking up to Him, and recognize the Maker of the Universe as the source of our power." So they took the blue of the heavens, symbolizing the One who was in authority, who was the source of their strength, and they put it in the flag. And they took the white of the Milky-Way, a symbol of their purity, and they wove it into the stripes. And then they took the emblem of the blood of their citizenship which was willingly to be spilled and they put that into the flag. And there as they placed that flag on the pole for the first time, in myriads they surrounded it and were ready to open their veins and sign their names to the document which would put the gold line around that great emblem in the skies. And as they looked at the flag unfolding for the first time they saw the face of that great warrior of history, George Washington.

Passing down from that to a later time, when it just seemed as if this country had found its place, had made its way and now was reaching out the pebble in its ever increasing power and ever increasing force, reaching out until it went from the North to the South, and over to the Mississippi, where it was all populated. By and by there came a Brooklyn in between, and along the base of the Mason & Dixon Line that famous Brooklyn river ran in imagination, with the South on the one side and the North on the other side. Then came the trouble between the two and the Civil War stared us in the face. Yonder I see up on top of Fort Sumter in the midst of the crack of shell for seventy-two hours the same old flag, ever deepening in its hue, more glorious in its coloring. And on that flag along with the face of George Washington I see the face of Abraham Lincoln (applause), both standing up there as the heroes and ideals of the country.

I see that flag after it has been taken from Fort Sumter and returned after the war was over and nailed to the top of that mast. As Henry Ward Beecher made his speech, you remember he turned as he looked at the shattered mast and the flag and he noticed that never a shot had perforated the blue in which the stars were placed. And he said, "You will notice that never a shot or a shell has perforated the blue in which the stars are placed. They are all there. They are all intact." And, thank God, we have never had to take a star off the flag. (Applause.)

That brings us down to the end of the War, but that great chasm is still open. It has never been bridged. Years had passed. The South hated the North and the North hated the South. But commerce springs across the line. Civilization crosses it. And each time they carry a great cable and launch it on the other side and is made fast. And by and by a monster bridge is constructed there, and over here when the Maine is blown up all sorrows are lost sight of in a common danger, and although America didn't want any new territory, and although she didn't want any conquest, those two words so stand out, ever more clearly, and looking down at the enslaved, shackled neighbor right at our door, I see once more the bridge is completed. It is all covered. No more Mason and Dixon Line and no more Brooklyn passing between, but on the deck of a steamer outside of Cuba's harbor at the beginning of that war there stood, side by side, a boy from

Ohio and a boy from North Carolina, and they were both shot with one shot from Cuba and they both fell in opposite directions on the deck, and as their blood flowed toward the edge of the boat it joined together in one stream six inches from the edge and it passed down into the great Atlantic Ocean. No more Mason and Dixon Line; no more a divided nation. But when that flag went up on old Cuba for the first time it had three faces on it, the face of George Washington, the face of Abraham Lincoln and the face of the majestic and martyred statesman of the United States, William McKinley. (Applause.)

Now, when the great mountains of the world are in conflict, now when they are convulsed with the shot and the shell and the shrapnel of the world and when the whole world is moaning with the loss of millions and millions of lives and property, when the rape of Belgium is heard throughout the whole world as the one, great, strategic plummet of the war history, when from every country you find the awful tale of human horror, another flag comes out, brighter than ever, with the same words written upon the sky of American's history, with another face upon it and that face makes the complete quartet; over here George Washington, next to him Abraham Lincoln, added to that the majestic William McKinley, and then the statesman of all history with his world-wide vision, Woodrow Wilson. (Continued applause.)

The pebble that was thrown into the pond has reached out with its circles, out and out, passed the coast and circled the world and come right down on the battle field of France and taught the world the great lesson of liberty and equality which must be learned for the whole of civilization when this war is complete.

What is your part in that and what is mine? I wish I could just tell you what has been done in Ohio by the splendid men whom I see before me today, with hazards we never dreamed of before. We are trying to be the loop holders of the fellows over yonder. We don't want to bring any dangers to our own homes. We don't want to contribute anything to the death or to the hardship of the boys we have sent over and put in the trenches. We have no place for any laggards. There is no place for the man who is so absolutely unpatriotic and lazy. Those men ought to either be interned or shot. (Applause.)

At the present time in the State of Ohio, and it isn't any different there from any other state in the Union, there is a net work of alien spies at work, under cover all the time, a net work which can't be understood and which can't be equaled. And all over the state, with the wonderful executive ability of the Central Committee, they have placed these conservation inspectors in such position that no matter where they are, no matter where the plot develops it is very seldom that it gets by. In other words, we have the network,—this splendid committee in Ohio,—they have absolute touch on every peculiar feature and every peculiar condition in the State of Ohio. Yesterday the committee was able to complete one thing and I want to cite it to you today.

Last Friday there was a report that a woman in a certain town was relating to a group of women about her lost son, the only son she had, and she was craving sympathy all through the community. Everybody was giving her sympathy. They even opened their doors to the old man, her husband, and made of him the night watchman for one of the largest plants. The fact that that plant was making clothing for the soldiers had nothing to do with it, but they took pity

on him. She would cry every time the neighbors came in, woman fashion. After a while, after they got along for some time, this son that she said had been killed in the German trenches in June was picked up in a certain large city in the State of Ohio last Friday. At least, he was looked up then. Yesterday morning he was picked up and passed back of the line and on his person was found enough explosives to blow up the biggest elevators in the State of Ohio and a part of the industrial plants. There is a fellow who was supposed to be killed, dead and buried, away over in the central part of Germany. And yesterday evening, before some of us came down to this meeting, those two, that good, old, watchman from that plant and the good lady at his home, were kind of passed behind the lines where they can be taken care of until the war is over. (Applause.)

There is in a place where a number of you people possibly carry policies—but you have forgotten all about your policies in the last few number of months, forgotten all about them—I will close in just a minute—six stories high, a basement and a sub-basement, one of the conservation men found away down there in the sub-basement a place where the lath and plaster had been cut out of the ceiling where it could not be seen, away in the back, where there wasn't any light at all, and that was filled with a lot of braided excelsior, all ready to touch the match to. The fellow who had charge of that floor, who was only assisted by one boy, was one of the meanest curs that ever existed in that city and was one of those who had fought the United States in every possible way.

I could go on for an hour and a half and tell you just the things that these conservation men have brought to light and have stopped before they had a chance to bring the danger or death or loss upon the state.

I do not wonder that you have made Ohio more free from fire loss. I do not wonder. I am not going to tell you about the work that has been done along the line of the water mains, of the dead ends, of the fire fighting units that had been put in our industrial plants, of the abolition of the smoke evil from theatres, of the floor furnaces being ordered out, of the hazard of electrolysis being taken up. I am not going to tell you of the possibilities of the conversation work that have not even been developed up to the present time, but I want to say this, that if you and I will do our duty faithfully every state in this Union will have an army that has never been equalled in the history of the world. I don't know anything about the past, I don't know anything about the future, but I do know that the great United States is looking to me, is looking to you, is looking to every one of us as individual citizens for the protection of the boys we send over on the other side, and if we don't do it we will be held accountable for it in all the ages to come.

Cast an eye of pity over the past, over the blood stained fields, but, pray, let us look into the future. The currents of destiny must flow through the hearts of our people, blessed with a common, noble origin, graced with a sacred history and a sacred flag; make the flag of the whole world grateful within each fold, let their very tints unite and form in heaven's light, one arch of peace.

I thank you.

(Continued applause.)

Mr. Woodbury: Mr. President, I don't want to make a speech to detract at all from the splendid address made by Mr.

Fleming. He is a state official. He doesn't believe in only holding horses, but in doing things. I think we all recognize that from what he has said. Mr. Fleming's address is a voice from the trenches, and I believe that every man here that has listened to him is now willing and ready to go "over the top" with him. (Applause.)

Mr. President, I want to move you that a vote, a rising vote of thanks be tendered to Mr. Fleming for his splendid address.

The motion was seconded from all over the house.

Mr. Friedley: Mr. President, as a member of this Association, and as one now engaged in the same work that Mr. Fleming is engaged in, and realizing the import of the message he has given us so eloquently, so applicable to the situation in hand, I take great pleasure in seconding the motion that a vote of thanks be tendered to Mr. Fleming for his very able talk to us this afternoon.

The President: Gentlemen, you have heard the motion that a rising vote of thanks be given to Mr. Fleming for his able talk this afternoon. May I ask you gentlemen to rise?

A rising vote of thanks was tendered to Mr. Fleming.  
(Applause.)

The President: Before we adjourn, may I ask you to be prompt tomorrow morning in order that we may dispose of as much subject matter as possible in order to devote the entire afternoon to the election of officers and things of that sort.

I wish to appoint from the members a Nominating Committee on the Board of Directors: M. D. Looney, Chairman; Wm. C. Brown, Robt. D. Air, Wm. F. Watson, A. C. Robertson.

A motion to adjourn is in order.

Mr. Marshall: I so move.

The motion was seconded and carried and an adjournment was taken to Thursday morning, October 4, 1917.

## SECOND DAY

MORNING SESSION.

---

The President called the meeting to order at 10:45 a. m.

The President: Gentlemen, will you kindly come to order?

Gentlemen, this is the morning set aside especially for the State Conservation Associations in which we have been so greatly interested. Each state is made up of field men who are members of this Association and I know you will all be glad to hear from them regarding the manner in which they have conducted their affairs.

Every association or organization out of necessity must have an advisory head, and you will notice that the first man whose name appears in the program of this morning's session occupies the important position as Secretary of the Chicago Advisory Committee. This gentleman is so well known to all of you that the mere mention of his name will at once convince you of the value of his advice and suggestion to the various state associations. Your President desires to be impartial in his introductions of the various chairmen who will address you. Therefore at the proper time their names will be called as they appear on the program.

I therefore take great pleasure in presenting to this Association Mr. James F. Joseph, Secretary of the Chicago Advisory Committee. (Applause.) He is a special representative of the Union. Mr. Joseph. (Applause.)

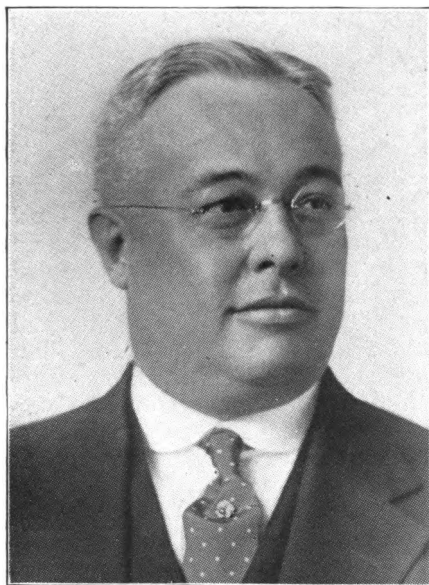
## PROGRESS OF THE STATE CONSERVATION ASSOCIATIONS.

BY

MR. JAMES F. JOSEPH, CHICAGO, ILLINOIS.

Secretary, Chicago Advisory Committee, Conservation Committee, National Board of Fire Underwriters.

MR. PRESIDENT, GENTLEMEN OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST, LADIES AND GENTLEMEN:



I FEAR, gentlemen, that I can have but little to say that will be new. Practically every man here has listened to the splendid presentment of the case as originally made by Chairman Sage. The entire scheme insofar as the Western States are concerned is the product of his untiring efforts assisted by his own associates on the committee. Mr. Sage has worked with that peculiar and well known ability that has called forth, I am sure you will be glad to hear, commendations from the President of the National Board in which he has clearly stated that the work accomplished by you gentlemen, following the outline by Chairman Sage is superior and has surpassed that of any other section in the United States. I want to make that statement, gentlemen, because I believe an

occasional pat on the back is always well received, and I am sure that that admission from the Chairman, from the President of the National Board will be well taken and will urge you, I trust, to renewed effort.

The general operation of the National Board, gentlemen, has been explained to you by Mr. Mallalieu, its General Manager, and as I say, we have all heard the presentment of the case by Mr. Sage in the various meetings at which the State Associations have been organized. I will, therefore, pass over that. The detailed work undoubtedly will be gone into by the three gentlemen who follow me this morning and I will refrain from touching upon that feature of the work. I will briefly say a few things touching on the concrete result as we view it in Chicago, based upon the actual reports received from the seventeen different chairmen, comprising nineteen states of the Middle West. Three states—Colorado, Wyoming and New Mexico—are embraced in one association. Therefore, the seventeen chairmen have jurisdiction

over nineteen states, starting with West Virginia on the east and finishing with Colorado, Wyoming and New Mexico on the west, Minnesota and the Dakotas on the north, with Tennessee and Oklahoma as the boundaries on the south, the largest and, I guess, the most populous committee in the United States, of which there are eleven.

One state, Wisconsin, the first to be organized, has just completed its work. A short notice I received just prior to leaving the office from the office in Milwaukee indicates that they have made 1,762 inspections, recommendations 3,446,—practically two recommendations on each report.

The total reports received to date in Chicago approximate 10,000. The recommendations approximate 20,000. Therefore, you see that the total reports thus far received follow closely the result in Wisconsin,—practically averaging two to a report.

The statement I will make, gentlemen, I wish you would take kindly and without criticism. This is a big work in which we are engaged. I shall talk to you as fellow-men and as a fellow-worker. In the opinion of the Chicago Committee, two recommendations to a report fall far short of the actual conditions that we believe exist in each risk. Under the method of this inspection you were asked to omit nothing that would appear to you as suggestive of an improvement. We have received hundreds of reports on which there has been no recommendation for improvement made. Now, I challenge the judgment or the knowledge of any man in this room, or of any of the thirteen hundred inspectors operating in this field, to show me a risk of any kind in which there could not be at least one recommendation suggested to the owner or operator of that plant, and yet, as I say, we have hundreds of reports on which the recommendation feature is blank and clear.

Now, gentlemen, frankly and honestly, that indicates either a lack of interest, a lack of ability or a supreme indifference to the crisis in which we now find ourselves. I want you to please bear that in mind, and as you go back to resume this work please remember that you are working for a cause and not for your individual satisfaction or your personal ease in going through this work. The majority of the men engaged, we know, are honest, faithful and over zealous in their efforts, but there are, admittedly, gentlemen, some slackers in the ranks. This is no time to divide sentiment and airy persiflage in discussing a matter of this kind. You are working for the cause of democracy, and if the boys in the trenches are to rely on your support the Chicago Committee feels, while recognizing the great work that you have done, that there is still room for improvement. If the men in the trenches can stand in dirty, muddy water and blood for eighteen to twenty-four, to forty hours without even food, surely you men can devote some part of your time and extra time, if necessary, to supporting that magnificent talent that we have on the firing line. (Applause.)

I wish you could all have had the privilege of listening to a recital of actual trench experience given by Capt. R. H. Knyvett, Intelligence Officer of the 15th Australian forces.

The duties of that branch of the service, gentlemen, is what you will recognize in this country as the scouting branch of the service, the most dangerous that there is. It is their business to cross "no man's land" and get information right from the trench line of the enemy. This gentleman has been in service three years. He is back to the United States from Australia after having been repaired for six months, and on his way to England and then to France to rejoin

his regiment. He was a young man, I should say not over twenty-eight years of age. He talked with an enthusiasm that surpassed anything that I have ever listened to. He gave his talk before the Engineers' Club of this city, at which there were present only men. What he told us of many things I could not present here to you today, because it was a talk that can only be listened to by the same sex. Suffice it to say, however, gentlemen, that he told us things that would make each man of you, I am satisfied, had you listened to it, go out and work twenty-four hours a day. He told us this thing that may impress you. He said that when they left Australia they knew, of course, there was a war on. They knew that they were sent there to fight Germany and its allied troops, and they were landed on the Gallipoli Peninsula. He said they had heard many things about the Turks and their atrocities, but he said after a year's service—probably less than a year—they left there with the kindest feeling for the Turk as a nation. There was no bitterness in the heart of this man or his fellows except that they were trying to kill a Turk and the Turks were trying to kill them, but there was no personal animosity. They weren't killing a Turk because he happened to be a Turk. And when they were transferred to the western firing line in France they went there with that same feeling, as he put it, with no animosity in our hearts, but he said, after being on the western front for a few weeks and reclaiming the territory, looking over what they found, and from authentic statements of other people, he said it made of each Australian and each man in the allied army a savage. He told us things, gentlemen, that would make the heart of every man here beat faster, and if there was a man that heard his statements and didn't find a lump in his throat, then he was no man.

He told us, gentlemen, that they had stood in the trenches one time forty hours, up to their waists in water and blood, and with a stench of decomposed companions. Now, gentlemen, if a man can do that, why can't you do something? You are well fed, you are well clothed, you are well housed. Bear in mind, as Mr. Sage told you, that on the statements of the army officials you people must do sixty per cent of the work of maintaining the army. And when you hear statements as I heard, and as I briefly told you, can you with that in your heart, find it possible to go back and tell your committeemen, and they in turn tell the Chicago Advisory Committee, and we in turn tell Washington, through the National Board, that you haven't got the time to do this work, and know that your friends and brothers are over there, dead, forgotten, filling nameless graves?

Now, this captain told us this one thing, to show you what are the possibilities of the future. He said there was a new aristocracy being born in the world, an aristocracy that gave no countenance to kings, emperors, presidents or anybody else. What they wanted was men, and what the army would insist upon would be men, men as leaders, the elimination of the "Czar" feature in our world life, the elimination of graft as far as possible. He said this aristocracy, this new-born aristocracy, was one of chivalry. They had an organization. He showed us the button or rather a medal, which all the survivors of the allied forces would wear and constitute themselves a world power. He even went so far, gentlemen, in defining the proposition as to say this—that Australia, as you all know, reclaimed some of the German possessions, one of which is the Island of New Guinea, formerly policed by France, England and Germany. Germany is now eliminated and he said that now you can go and walk there any time of the day or night with per-



fect safety and freedom, whereas before it was impossible when the German colony was there. He said that there was some talk of peace through the giving back of these possessions to Germany. He said the world knows what Australia has done. They have given ten per cent of their entire population to the war thus far. He said, "We are loyal to England, we are loyal to the allied cause, but," he said, "before we will consent as Australians to the allied powers making any peace plan in which the reclaiming by Germany of any of its colonies is made a part, Australia will fight Mother England." (Applause.) He said, "We don't want this for possession. We want it because it is right. We don't want to take charge of these people. They are of the black race." He said, "We will give it to the United States if they want it. We don't want it. But nothing shall go back to Germany except the proper reparation and a proper payment for the millions of souls they have lost and for the devilment and hellish conditions they have imposed on Europe and," as he said, "made savages of each one."

Gentlemen, when you take those things to heart and consider them carefully and clearly, I don't know that I can add anything to an appeal of that kind or character. Here is a man who was in service, a man who was severely wounded, a man who has gone back to resume his fighting position, a man, a loyal Englishman, who gets up before an audience he has never met before and makes a statement of fighting his own government unless a peace is declared that will give proper credit and proper safety to the world,—and you certainly should be willing to follow in the comfortable fashion in which we ask you to follow, to assist this man, to assist the millions that are there.

Mr. Wheeler yesterday gave you an illuminative talk. I think it was one of the best presentments of the case that we have ever heard. He is a business man. He is not a politician. He is a man that comes in contact, therefore, with the daily walk of life, men like you and I. He is devoting his time and energies to this cause for nothing. I know that that man works on an average of from fourteen to eighteen hours a day for no compensation from the government whatsoever. The honor that he has attained is sufficient compensation. The fact that he is doing things is all the pay that he wants. Mr. Jackson here of the Food Administration, a prosperous grain broker, his office hours, he told me when I tried to make an engagement with him—he said, "Come over any time from 8 o'clock in the morning until 10 o'clock at night and I will be there, or I will be there within a few minutes." Now, he is devoting his time and energies to this cause. There are thousands of big men, men who could on their financial resources take life easy and cut off all work, they are forsaking their homes, palaces in many instances, and are working those long hours; they are traveling between here and Washington on a minute's call, taking whatever they have with them—if they haven't got a grip with them—and yet some of you men say you have no time—you have no time to help the suffering on the other side

Bear in mind, gentlemen, we are not going to win this proposition by your standing on the sidewalk and cheering the parade as it goes by. That isn't all that is called for. You can't win the war simply by buying a Liberty Bond. That is money. As you were told yesterday, you can't eat money, nor can you feed the boys on the other side with hurrahs, and as I say, cheering the parade as it goes by, listening to the music and buying a ball ticket because there are four

bands of music at the park that afternoon is not enough,—you have got to do more than that.

The National Board says you are doing the best work of any, but they don't know these things. We haven't made a single report to the National Board of the slacker conditions. I think we know most all of them. We don't want to publish their names. For God's sake, men, don't let your names be published. There are only two classes today. You have got to line up on one side or the other. You have got to be a patriot or you have got to be a slacker. (Applause.) You know what a slacker is when translated into plain English. It is a traitor. You can't make anything else out of it. (Applause.)

Today, gentlemen, is the time, not tomorrow. I wish I could have this Australian to have told you some of these things. I wouldn't attempt to tell you about them in his language, because the man struck me as inspired; but try to remember in what way he did tell it to me. Take it home. Are you going to wait until the lists come in showing your brothers and your friends among the missing? Get busy now, boys. Do it today. For God's sake, don't wait until tomorrow.

I thank you.

(Applause.)

Mr. Eddy: Mr. President, I am proud to say that the gentlemen in this room and those who were here yesterday, patiently attentive and good listeners to the various presentations of this proposition, are not to be included in the slightly criticising remarks of our friend, Mr. Joseph. The slackers are not attending this meeting. I don't mean to say that those who have absented themselves from this important meeting are all slackers by any means. We know that a great many of the absent men have been giving their service uninterruptedly and the time of their companies to this important work, and their companies have thought that they might better continue in it and omit their presence in this meeting. Possibly that is true with many companies.

Now, the paper that Mr. Joseph has read has presented some facts here. They are important and they should be spread among those absent members as well as remembered by the ones who were fortunate enough to be here and hear them personally. I believe that his paper should be spread broadcast as well as all the valuable papers that we heard yesterday and those that we are to hear this morning on this subject. There ought to be some quick way of getting those papers before every member of our Association, because I am satisfied that nobody could have heard what we heard in this room and what we heard last night at the meeting from Maj. Gen. Carter of the United States Army, and from Mr. Bridges, one of the ablest young English speakers that I have ever had the pleasure of meeting, who presented some of these same facts concerning conservation that imbued everybody who was in the room last night, as

everybody must have been imbued with the importance of this work this morning. I think every man here, if he hasn't already done his part of the work, is going back into the field prepared to do so. I can't realize any one of our associates who will not be so affected by the vivid remarks that have been presented on this subject.

I hope no gentleman will take Mr. Joseph's criticism to heart because I think some may have been apparently slackers by not having fully appreciated the importance of the work that they were requested to perform. If they had listened to these papers as all of us have, they would not be in that class of men now that were not fully appreciative of the character and importance of the work. I have been connected, though not directly, with the work of Mr. Joseph's committee. These various committees have been fully represented by every member of our staff who have been doing uninterrupted work. They have not been called on for company service any more than is absolutely necessary and have been allowed to perform the work that has been allotted to them without interference. I have done it, gentlemen, have done everything I could, because I realize, from information that we get from our office in London, what it means. Our various offices there have contributed 1,040 men who are at the front today and have been ever since the war started (applause), though reduced in numbers quite considerably by death. Many of them injured, perhaps.

I was told by one of our men who traveled abroad, in a meeting in St. Louis a few months ago—he was on his return trip after having spent two years of service in foreign countries, on his way back to London, he was telling me and a number of gentlemen who were seated with us in conference something about some of the foreign staff in the London office. He said just as he was leaving home one of the gentlemen had been granted a furlough and had visited London, his company and his friends. After that he returned to the front just as a German drive was on and he was blown into atoms.

That is only one instance of many in our own ranks. Do you blame me for taking my hat off and my coat off and going into this work all over with every force that I can bring to bear, in helping those men as this conservation work proposes to do? And I believe that many other companies, not necessarily the foreign companies, the American companies, now are becoming thoroughly imbued with the same movement, and I believe we are going to have a result from this meeting, gentlemen, from these papers that we have heard, the presentation of these facts that will stir up every man in our Association to do his full bit in the direction he is asked to do.

We thank Mr. Joseph for his very valuable paper. (Applause.)

Mr. H. N. Wood: Mr. President, I am not a Methodist, but I have always believed that one of the fundamentals of the Methodist was a desirable one: "An open confession is good for the soul." I happen to live 142 miles from the center of this great American country and I want to confess to my friends on this floor that I have been slow to drink in the facts and to appreciate the situation, which has gradually dawned upon me and come to a climax in this meeting, and it occurs to me that this is a rather singular situation. Here are two or three hundred men gathered together that are supposed to be men who are quite themselves all of the time. They are not supposed to be thrown off their feet. They are not supposed to be extremely enthusiastic about things. They are cold, deliberate, calculating men. They are trained to make up their own mind individually without assistance. They are out in the desert and they have to do things without reference to the office, a development that comes to very few men. Isn't it a singular thing that such enthusiasm should be brought to the surface in such a body of men as this as has been shown in the attention that has been given to the speakers that have been here today? Isn't it a wonderful experience to have come here and hear such enthusiastic speeches as we have heard? Who can ever again look at our flag and not see four wonderful faces beaming down on us among the stars and the bars?

Gentlemen, I am sorry that I have not appreciated this situation. I believe that I am not speaking alone when I take that position. I believe there are others here who feel they themselves have been slow to warm up to the needs of the moment and that they have neglected somewhat the duties which they should have given to their country and to their associates and to their friends and to themselves.

I have known few men better than I know Jim Joseph. He isn't easily carried off his feet. When Jim Joseph gets up here and tells me as he has told me what the situation is, I can begin to appreciate the fact that it is worse than I thought it was, and to appreciate also that I have been slow to come to the front as I should have come, although I have done my little bit with the rest of the boys in our field. The slackers are not in this room. All are not slackers who are not in this room. Mr. Eddy has made a splendid discrimination there, and I join him in that. But, gentlemen, there are slackers among our number or Jim Joseph would not tell us so. He knows. There are enough men in this room, gentlemen, to absolutely stamp out all slackerism,

if you will permit me to coin a word of that sort, and I am going to ask you at this moment to rise on your feet and join me in assuring Mr. Joseph and his committee and all our associates everywhere that there will be no more slacking amongst the field men that belong to the Fire Underwriters' Association of the Northwest. If there are any slackers here we will be glad to see them seated. I want to know and everybody wants to know whether or not we will vote for that proposition. How many of you will tell Jim Joseph and the committee that we will have no more slacking in our respective fields? We can make it uncomfortable, make it so uncomfortable that there will be no slacking. How many of you? Rise, gentlemen.

The entire audience arose to its feet amid great applause.

Mr. Joseph, I present you, sir, the unanimous vote on the proposition that there shall be no more slacking in the Fire Underwriters' Association of the Northwest. (Applause.)

The President: What little I have to say about the various chairmen of the state conservation associations I said in my previous remarks. We will now follow the program, which you all have in your hand, and I desire to present to you Mr. T. Graham Hall, Nashville, Tennessee, Chairman of the Conservation Association of Tennessee. (Applause.)

## PROGRESS OF THE TENNESSEE STATE CONSERVATION ASSOCIATION

BY

MR. T. GRAHAM HALL, OF NASHVILLE, TENN.

Chairman of the Conservation Association of Tennessee.



THE Conservation Association of Tennessee is deeply grateful to your President for the honor bestowed for giving it recognition at this eventful time of our country's history on our program. The magnificent addresses delivered here yesterday and today have impressed me greatly with the seriousness of the situation with which we are called to deal.

My friends, the world is changing rapidly. We are at war. And I am asked to tell you what this tremendous change means to us in Tennessee, The Volunteer State, so named by reason of its response to Duty's call. This I shall be able to impart in but small measure, since we are as yet utterly unable to confront the issues involved in the great world crises through which we are called

to pass; but the Conservation Association of Tennessee, of 56, less than one-half of whom are active, has exercised a supervision over some six hundred properties and is fast becoming articulate through development gained in the discharge of its duties. We divided the state into eight divisions, each in charge of a member of our executive committee, whose duty it is to prepare and assign a list of the properties for inspection and to edit the reports when they are completed and returned to him for copying. A list of the recommendations left with the owner is then mailed by us to the owner on a double post card signed by the Fire Marshall or Fire Prevention Commissioner, as he is styled, asking whether or not the recommendations have been carried out. When the return cards are received by the Fire Marshall he refers them back to us, where they are checked up preparatory to his following up those not complied with.

Some difficulty has been experienced in obtaining proper completion of inspection reports which have been re-assigned to the same inspectors for completion; but a sense of quickened responsibility has come to our inspectors who have gone out to become prophets and interpreters of a new era to a people noted for wasteful neglect and

careless disregard in husbanding the resources of a bountiful land and a heretofore indifferent public aroused from its moral lethargy and awakening to a recognition of personal and individual responsibility has shown itself at last ready to be instructed in the preservation of property now become precious to a starving world and sanctified by the blood of little children.

Wrapped up with the program of conservation and inseparable therefrom was the demand for fire prevention, both of which ideas had long disturbed the thought of our students of economy. But nature has so provided that with necessity comes opportunity and we realize in this hour of sacrifice a way to that for which each has longed.

We had striven for recognition on the part of the state of the fact that our activity is both honorable and constructive in its relation to society, but the magnificent organization of the National Board of Fire Underwriters builded throughout so many years, came the opportunity to demonstrate this relation to the American people. Of its accomplishments we desire to make grateful acknowledgment and express the hope that none will fail to lend to it the encouragement it so richly deserves. From a plane of materialistic competition we have entered a moral and spiritual realm wherein we find high idealism which actuates us in gaining through unselfish co-operative service a clearer vision of the opportunity that has come to us through the world's travail.

Men who were fast losing their individual value and function as underwriters, as a result of adjustment and inspection bureau service, are being brought through the rigid requirements of this work to a new confidence in themselves and a willingness to sacrifice personal indolence and selfish indulgence in order to become vital factors in the reconstruction of the world. Think of the wonderful call to every man to divest himself of prejudices and free himself from error and begin anew to build his individuality of influence in this period of transition and change. Yet some will continue to prefer ease and comfort to honor and duty, thus calling to themselves a future of woe, while others who are faithful to a trust will be marked for a greater trust.

Not every man has done his best, and in attempting to understand the magnitude of the work engaged in, we are not unmindful of our present limitations, but we realize that if we but resolve to make the effort necessary to establish contact with the great constructive force that now moves throughout the world, power will be given to master the circumstances that seem insurmountable but which in reality, through service, permit us to attain that nobility of character for which every true man and patriot should strive.

The heroic efforts unconsciously revealed by unnumbered millions who have denied themselves so much, demand of us greater sacrifice and make indifference on our part indecent, and waste for us a crime. With such an example to inspire, we should return confidently to our field of endeavor, determined to spread throughout the land that to waste or destroy is selfish misery, whereas to create and conserve is a nation's salvation. Thus only may plenty be provided and the need of a hungering world relieved.

I thank you.

(Applause.)

Mr. Chamberlain: Mr. President, I feel that the time is

opportune for me to extend my hand in congratulation and in behalf of the Association to thank Mr. Hall for his very able address. There seems to be a spirit of patriotism going through the minds of everybody in connection with this conservation work, and I think we all feel, as our friend stated here, this great interest in trying to do our bit, not only in Tennessee, but also in Minnesota, the Bread Box of the nation. There seems also to be a desire to try to bring to each one of us a degree of enthusiasm that will long be remembered, and possibly it may not be out of place for me to deliver to you in my feeble way a little poem that I got hold of the other day, and possibly it will find a resting place for you.

There's a call for men, and for women, too;  
 There's a chance to dare and a chance to do.  
 How does this call appeal to YOU?  
 Do you "guess" and surmise and hesitate?  
 Do you wish and wonder and weakly wait?  
 Are you woefully little, or wisely great—  
 Will you see it through?

In the shell-wrecked lands where, yesterday,  
 Millions were happy in work and play  
 Millions are dying and dead—and they  
 Are waiting—are waiting for you to come  
 With the wave of flag and the beat of drum,  
 Ten millions strong, to renew the home—  
 Will you go, I say?

Will you go, with the banner our fathers gave,  
 To a victor's cross or a hero's grave?  
 Will you go in the gifts you send, or save  
 With self-denial the money to buy  
 A bond that freedom it shall not die—  
 Will you go, somehow? If not—then, why?  
 Rouse you! Be brave!

Is our flag but a rag? Does it stand for right  
 As opposed to malignant Prussian might?  
 Is it still on Liberty's holy height?  
 Then, follow it over hell-belching seas  
 To the lands of myriad miseries,  
 And there plant it fair for the might that frees—  
 On! On, to the fight!

The President: Gentlemen, may I as a member of this Association extend to that speaker who has just been heard the same consideration that you extended to the other speakers? I will not wait for a motion. I will ask you, gentlemen, and extend the thanks of this Association to Mr. Hall.

A rising vote of thanks was then tendered Mr. Hall.

(Applause.)

Mr. Hall: Thank you.



The President: As the next man on the program permit me to present Mr. A. C. Robertson of Oklahoma City, Oklahoma, Chairman of the Conservation Association of Oklahoma.

## PROGRESS OF THE OKLAHOMA STATE CONSERVATION ASSOCIATION.

BY

MR. A. C. ROBERTSON, OKLAHOMA CITY, OKLAHOMA.  
Chairman Conservation Association of Oklahoma.

MR. PRESIDENT, MEMBERS OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST; LADIES AND GENTLEMEN:



IT is with the deepest pleasure that I have availed myself of this opportunity to appear before this distinguished body, and by so doing it is my sincere hope that the message which I am bringing to you from our own Southwest will be of interest and service. The motive by which I am actuated in appearing before you is not merely the gratification of a worthy personal ambition but is under the stimulus of a deep and abiding interest in a cause. This is the cause of Conservation. This cause of Conservation is the common cause of every member of this Association; and in being animated by so worthy a motive the forces of Fire Insurance have justified the years of training, study, and activity, which, combined were necessary to produce this Association.

sociation comprising as it does the flower of the underwriting fraternity. Character and efficiency are recognized as typifying the members of this Association; and by these tokens, the Fire Underwriters Association of the Northwest has flung out from ocean to ocean its banner of triumphant progress.

Fire Insurance experts, as you well know, are noted for their efficiency in their own business and also, through the fact that your work brings you into contact with every species of human endeavor, the Fire Insurance men of today have become efficient in practically every line of business and this is true of each of you in particular in connection with the special and peculiar condition with which your location

is surrounded. This enables you to secure results in Conservation work which would be unobtainable through any other source of governmental or business activity.

But we have come to a new period of the world's affairs where efficiency must give way to that broader activity which is characterized by the combined efficiencies of many nations. In the same way that American efficiency must join the respective efficiencies of France, England, and our other Allies in the great and terrible world war, so we now see that to be victorious the efficiency of our nation must contribute to and reinforce the efficiency of each of our allied powers. Acting on the same principle it is only by combining the efficiencies of all the representatives of this Association and of all other Fire Insurance Associations in our country that the cause of Conservation will have the benefit of the accumulated efficiencies of all Fire Insurance forces in our broad and glorious land. Thus the principle of co-efficiency will develop our individual efficiencies to a higher power.

In coming a distance even to be among friends it has occurred to me that I might experience the same kind of reception which was accorded to Tonk Williams. Tonk went back to the Osage country to attend a barbecue and while there, and among friends, he was accosted by an old acquaintance who had been reducing the waste of fire water. This friend said to him "Tonk, you're a good old friend of mine." "Yes." "You wouldn't mind anything I'd say to you Tonk?" "No, go ahead and shoot." "Tonk, let me tell you. You're the homliest man I ever saw. You hadn't ought to be coming back here frightening the women and children." Tonk said, "That's too bad but you know I can't help being the way I am." "No, Tonk, you can't help that, but you could stay at home."

With your permission I will outline the methods which have been demonstrated by experience in our work in Oklahoma to be the most successful way of handling Conservation inspections.

We are making up complete lists of all the risks to be inspected of each class in the State of Oklahoma. These are being transcribed onto cards filed by city or town. The State has been divided into 32 sub-districts each in charge of a chief inspector. The latter will be furnished with a list of all risks to be inspected in his district. Those lists will be checked with the reports. We thought we had practically completed our first survey of the state but we have found by listing the risks to be inspected, that the original work was neither comprehensive nor complete. We shall therefore order a reinspection of the entire state carried on along the lines indicated.

In our publicity work we have had splendid co-operation from the office of the state fire marshal and from the chairman of the state counsel of defense. Considerable assistance has been rendered us by the Women's Clubs in impressing upon the women of our state the necessity of reducing the fire waste. The Housewives' League of Oklahoma prevailed upon the fire marshal's office to pay for the printing of a statement of our propaganda. This formed a very neat booklet and at the State Fair in Oklahoma City last week thousands of these booklets were distributed by representatives of the Housewives' League. I will read this statement of our case as we have prepared it for this purpose, which is as follows:

## FIRE !!

Imagine a street lined with all kinds of buildings,—dwellings, factories, mills, elevators, stores, hotels, school houses, warehouses, extending 1,000 miles, say from Puget Sound to San Francisco, or on a straight line from St. Louis to Boston.

Every year a fire starts at one end of such a street, and burns clear through to the other; then the American people build up the street again and the fire starts on the return journey. This is the annual American bonfire of \$250,000,000.

Every 1,000 feet the fire burns—and it burns almost 3 miles a day—some person is injured; every 4,000 feet, some life is sacrificed on our altar of fire. We burn down at the rate of \$500 a minute.

Over 50 per cent. of these fires are *easily* preventable.

Twenty per cent. more could be saved by insisting on better construction.

Over 20 per cent. of all fires are caused by poor flues.

A fire caused by gasoline occurs every hour.

Eighteen per cent. of all fires are caused by ordinary matches.

Poor electric wiring, portable lamps, fans and irons; spontaneous combustion of vegetable oils and celluloid; inflammable decorative material; rubbish in basements and closets; old fashioned lanterns; cigaret stubs; inflammable films.

Each of these enemies of mankind to which the American people cling, turn from welcome guests in our houses, into engines of death and destruction.

We burn down one-half of what we build, and we spend 50 per cent. of the yearly building construction for public fire protection. Experience proves that even the best waterworks system and the best fire department will not prevent conflagrations.

*The burning rate is higher than the extinguishing power.*

The remedy is:

1st: Individual responsibility for carelessness.

2nd: Removal of fire breeders.

3rd: Better building requirements.

4th: Public instruction on fire prevention.

5th: Personal care, instead of carelessness, as a national habit.

Every fire in the United States is a victory for our enemies. Every elevator burned (and one is burned every day) is equal to sinking a ship.

Everything we buy has concealed in its price an amount that is contributed to cover all losses by fire, regardless of cause, whether from misfortune, carelessness, or criminal intention.

It is just as essential that we save our property as it is to produce supplies.

The Conservation Association of Oklahoma realizes that these conditions, which are specially prevalent in our state, need to be corrected, and we ask the co-operation of all our loyal fellow citizens in our worthy cause.

Having these well-known facts in mind, permit me to outline to you, my views on how to popularize Conservation.

As self-government is the basis of our political existence so independent action is the predominating American characteristic. The conviction, "This is a free country and we can do as we please" is not confined to any one element of our people; hence the problems of con-

servation are less likely to be solved by the enactment of laws than through the moulding of public opinion.

A man who is old enough to know tells me that there are two ways of looking at people; individually, they resemble the striped grass in an old-fashioned garden, called "puzzle grass,"—no two blades of which are alike; but collectively, people are like "The Colonel's Lady and Judy O'Grady, both the same under the skin."

Public opinion is the attitude of the mass of our people toward any subject. The purpose of this address is to indicate in some measure at least a method by which our conservation propaganda may get "under the skin" of public opinion.

The present time is very opportune for promoting this improved relation. Instead of joining the merry bands of profiteers in increasing the cost of high living, the fire insurance companies have been teaching and practicing economy and have borne their share of all increased costs without advancing the price of their commodity. They have given generously in the services of all their employees so as to help to check, and if possible destroy the menace of our National fire waste, which according to popular prejudice is erroneously considered one of the allies of the fire insurance companies. To the uninformed this appears to be an ungrateful attitude for the fire insurance companies to take and in our conservation work we are sometimes accused of "Biting the hand that's feeding us,"—in fact, the Governor of one of our western states refused to co-operate with the Conservation Association because he would not believe that we are sincere in our efforts to fight the fire waste. Evidently the ideas on Fire Insurance of the Governor of Oklahoma resemble Ikey's father's notion of geography: The school teacher asked Ikey "Is the world round or flat?" "It's neither." "Why, Ikey, what makes you say that?" "My father says its crooked." Fortunately our Governor is the only known example of his kind, and public officials generally have been quick to appreciate the effective and gratuitous service which has been offered to the country by the fire insurance fraternity in their conservation campaign.

There is of course no "open sesame" to that public opinion whose favorable verdict and co-operation are so needed in the cause of conservation. But I contend that there is a short cut in that direction, which when found will lead us rapidly toward the goal. This short cut is through the coining and adoption of a slogan or phrase, so "pat" and complete within its own terms that its statement will be more convincing than any other proof. Every great moral trend must have a motto to impart the momentum which brings success.

I intend to refer to several recent and prominent examples which will bring out the idea I have in mind.

To begin with, we will take the case of the fly, the common house fly, if you please, above whose depredations science has written "finis," with the epitaph—"Swat the Fly." This slogan "Swat the Fly" accomplished more for the prevention of disease than could have been done in a generation, without its aid. Compare the progress of this propaganda with the tardy action taken in other equally important problems. The public did not grasp the essentials of the discovery of the transmission of disease by mosquitoes, for over a decade; and that of prevention of small-pox required a century. But the loathsome character of the house-fly and the counter-action of its dangers were impressed instantaneously upon all intelligent people by this short-cut to public opinion "Swat the Fly."

Another shining example of the forcefulness of a slogan is "Safety

First," which has added a large store to the happiness and safety of our people. "Safety First" as a slogan has prevented more accidents than all the laws that were passed in this country before this became a household word. This phrase has remoulded practically all rules of transportation and has become a fixed thought in the minds of millions of our people to guide them well in every emergency.

"Swat the Fly" and "Safety First" are neither of them famous for their euphonious beauty, but these two slogans have done more good among our people at large than all other corrective propaganda in the same period, combined.

When our President announced that it was necessary to go to war to "Make the World Safe for Democracy," he coined a slogan that thrilled the Nation with patriotic fervor and the American people responded with an enthusiasm impossible to conceive before the utterance of that magic call to arms. History is replete with so many similar instances, that this phase of the situation needs no further treatment on this occasion. But I may call attention to another Presidential utterance, "Preventable fire is more than a private misfortune. It is a public dereliction."

Our participation in the World War should not preclude our active interest in this subject; rather at this time all patriotic citizens should co-operate to render conditions more tolerable when peace is finally restored; and while our armies abroad are helping to "Save the World for Democracy" we must show that our part has been done in making more secure their possessions of safety and well-being at home.

Among those in attendance here I have no doubt that someone will have in mind the exact phrase which will express in a few words the centralized purposes of conservation. In any event I believe it would be well worth while for us all to try to evolve a slogan to express our purposes and aspirations.

The forces of conservation should have bands of enthusiasts everywhere to promote the campaign for the reduction of the fire waste to a minimum. Newspapers, magazines, posters, pamphlets, motion pictures, electric signs, all the devices of the modern arts of publicity should be enlisted to aid the cause, that this work may secure the needed support of public opinion.

But the co-operation of public opinion will not be gained by words alone. Deeds are needed to vitalize our thoughts, lest we find ourselves like Hamlet, saying:

"Thus the native hue of resolution  
Is sicklied o'er with the pale cast of thot;  
And enterprises of great pith and moment  
With this regard their currents turn awry,  
And lose the name of action."

When public opinion has adopted fire prevention as a National habit; when the slogan "Fight the Fire Waste," or some happier, snappier phrase, has taken its proper place in the public mind; when this lesson has been so thoroughly ground into the public thought as to be a part and parcel of our daily life, then laws will be enacted which will enforce the public's demand, and the goal of Conservation will be reached.

(Applause.)

Mr. Andrews: Mr. President, I move you that a rising vote of thanks be tendered to Mr. Robertson for his very interesting and splendid paper.

The motion was seconded from all over the house.

The President: Gentlemen, you have heard the motion that a rising vote of thanks be extended to the gentleman who has just addressed us. Will you please rise?

A rising vote of thanks was then tendered to Mr. Robertson. (Applause.)

The President: The next speaker will conclude the morning's session with regard to state associations of conservation. I take great pleasure in presenting to this association Mr. E. G. Frazier of Milwaukee, Wisconsin, Chairman of the Conservation Association of Wisconsin.

## PROGRESS OF THE WISCONSIN STATE CONSERVATION ASSOCIATION.

BY

MR. E. G. FRAZIER, MILWAUKEE, WISCONSIN,  
Chairman of the Conservation Association of Wisconsin.



ON receiving an invitation from President Stauffer to make a few remarks on Conservation, I accepted under the impression that I was to make a report on the Conservation Work in Wisconsin at a meeting of the various Chairmen of the Conservation Associations of other States, and was quite surprised to find my name on the program as a speaker.

As the subject has been so ably and thoroughly handled by the capable gentlemen who have preceded me, there is not much that I can add to interest you.

I can tell something of the Conservation Association of Wisconsin, which was organized on May 21st at a meeting held in Milwaukee by the Wisconsin Field Men, and some field men from Illinois and Minnesota; it was

also attended by State Officials representing the State Council of Defense, Industrial Commission, Fire Marshal and Insurance Department. At this meeting Chairman Sage and Secretary Joseph of the Chicago Advisory Committee, and a number of Chicago Managers told us that the National Board of Underwriters had volunteered the services of all field workers to inspect food supplies of the State.

An Executive Committee was appointed, and the State divided into 25 districts, with a committee assigned to each. Committees in Milwaukee were assigned certain classes to inspect as business houses of the same class are usually congregated in the same district in large cities, and in this way the inspectors could become familiar with the hazards and conditions peculiar to a given line of business.

The week following the organization of the Association in Wisconsin practically all the inspectors were on duty in the district assigned to them, with credentials signed by the Governor, Fire Marshal and Chairman of the State Council of Defense. Over 1,000 reports were in the office within thirty days, and as soon as copied were forwarded to the Fire Marshal, who followed up the recommendations for improve-

ments by letter. Replies received from most of the owners or occupants showed a highly patriotic and commendable spirit of co-operation, and a willingness to do everything possible to conserve the food supply of the State.

Briefly, there were 92 inspectors engaged in the work; 1,716 risks were reported upon; 2,946 defects were reported to the Fire Marshal, and most of the improvements suggested have been made, some at considerable expense.

As the largest volume of food supplies was located in elevators and flour mills at Milwaukee and Superior, that work was assigned to the Wisconsin Inspection Bureau as they were equipped to inspect frequently and follow up their recommendations until some were completed according to instructions. The work of the Inspection Bureau demonstrated the value of that organization at the time of such an emergency.

We wish to thank the Chicago Advisory Committee, the various State officials, and particularly the State Council of Defense, for their hearty co-operation. Through a paper known as "Forward," published by the State Council of Defense, which is sent to most farmers and many housewives, we are able to get many bulletins sent out by the Chicago Committee before the people, and it would seem that publicity is the most important forerunner of our inspection work.

On account of Wisconsin having a population that sympathized with Germany before a state of war was declared to exist between the United States and that country, and as we were shipping heavily to the enemies of Germany, it was deemed advisable to place soldiers to guard elevators and flour mills, and after considerable effort a heavy military guard was placed on land and three boats provided to patrol the waters around the elevators and flour mills in Superior. This guard is still doing duty. The fire fiend on land is as destructive as the submarine on water, and should be as carefully guarded against. The sentiment of the State, however, has shown a marked change since the United States declared war and the Kaiser has few sympathizers, notwithstanding the impression our discredited senator, La Follette, has spread to the contrary.

The usual willing field and organization workers did their full share of the work in a fine spirit, and their reports were the most complete. The slackers, or those who had to be pushed to complete their work, were the ones who usually lag in all co-operation and whose spirit of fellowship is so dead they cannot be reached through their pride.

As there are so many men sacrificing responsible positions, profitable business, passing up opportunities that would assure them permanent success, to face hardships, privations, injuries and possible death, all on account of a patriotic spirit to serve their country, it would seem that all who are asked to engage in conservation work should do so willingly and forget private greed and personal inconvenience to enthusiastically do the work assigned to them, and a little more. Inspectors should try to secure remedy for all defects and bring the risk up to standard, answer fully all questions on the reports and render real service to the country and property owners by covering every point that will protect the property and prevent fires.

Inspectors should not let their work end on filing their reports, but keep in touch with the risks they have inspected and the conditions surrounding same. They should talk conservation at their clubs and social gatherings, injecting the conservation idea wherever they can



diplomatically do so. If we instill the thought of conservation into the minds of the people it will grow of itself.

The American nation, on account of so much prosperity, is wasteful, not only of food supplies but of commodities of all kinds. We are not only extravagant in indulging ourselves with luxuries and entertainments, but we waste in so doing. The same end could be obtained if we used the same efficiency in spending money that we use in earning it. It should be no disgrace to be careful and get a dollar's worth of value for every dollar spent, but in our loose, care free American way of living, one is looked upon as being stingy if the question of price is entered into.

Food Commissioner Hoover predicts that the motorless age is due, when only taxies, military motors and motors engaged in necessary business will be allowed to consume gasoline. This condition already exists in England and Germany. Mr. Hoover has also stated that unless the people of the United States conserve the food to the greatest possible extent it will be impossible for this Nation to defend itself.

The money spent for tips alone in a city like Chicago would buy many liberty bonds. The cafes and high priced theaters are still the center of life and activity after business hours, and to shut off such extravagant leaks it may be necessary to close same to divert money spent in that way toward the purchase of liberty bonds.

The necessity of maintenance of our Allies is our first line of defense, and our duty to humanity in feeding the neutrals demands of us that we reduce every unnecessary consumption and every waste.

I trust that the lesson of conservation, efficiency and economy taught by the war will make a lasting impression upon the American people, and make conservatism and conservation the mark of intelligence, dignity and respect for generations to come.

(Applause.)

Mr. De Witt: Mr. President, those of us that know the caliber of men traveling for the companies in Wisconsin are not at all surprised to hear this report from Mr. Frazier, speaking as it does of the good things that they have done. It is greatly to their credit, particularly for the reason that I imagine they have been beset with more obstacles of a general character in the State of Wisconsin in their work than have been encountered in the other states where this work has progressed.

I therefore, sir, take an especial pleasure in offering to Mr. Frazier on behalf of this Association a rising vote of thanks.

The motion was seconded from all over the house.

The President: Gentlemen, you have heard the motion that a rising vote of thanks from the Association be extended to Mr. Frazier. May I ask you to kindly rise?

A rising vote of thanks was then tendered to Mr. Frazier. (Applause.)

The President: Gentlemen, we will now adjourn, and let me ask you to meet promptly at 2:30 in order to dispose of the reports of the committees, and then I assure you there will be a lot of fun for quite a number of you.

Whereupon an adjournment was taken to Thursday afternoon, October 4, 1917.

## SECOND DAY

## AFTERNOON SESSION.

The President called the meeting to order at 3 o'clock p. m.

The President: Gentlemen, will you kindly come to order?

I wish to ask the members of this Association to send in the name to the Secretary of any member who has heard the call of duty and joined the colors. If possible, let us have the name of company and regiment where member is stationed. All members who are in service are exempted from payment of dues to the Association during period of war.

Gentlemen, may I ask you to stand up and remain standing with bowed heads while the Secretary reads the names of the deceased members?

The audience rose while the Secretary read the following list of deceased members: W. S. Abbott, G. A. Armstrong, H. Barnum, H. A. Bartels, M. J. Burns, E. T. Campbell, Wm. M. Deming, Col. E. G. Halle, W. F. Hawxhurst, E. T. Johnson, F. L. Joy, I. J. Lewis, C. A. Mowry, E. W. Tatman and M. F. Zent.

The President: Thank you, gentlemen.

Is the committee, the Nominating Committee on the Board of Directors, ready with their report?

REPORT OF NOMINATING COMMITTEE ON THE  
BOARD OF DIRECTORS.

Your Committee recommends the election of the following members to fill the vacancies on our Board of Directors: J. George Stauffer, Fireman's Fund, Chicago, to Succeed Dan W. Andrews; Fred T. McOmber, Springfield F. & M. Ins. Co., Ann Arbor, Mich., to succeed Robt. L. Reynolds; W. B. Calhoun, Home Ins. Co., Milwaukee, Wis., to succeed Gustav Wollaeger.

Respectfully submitted,

M. D. LOONEY, Chairman,  
WM. C. BROWN,  
ROBERT D. AIR,  
WM. F. WATSON,  
A. C. ROBERTSON,

*Committee.*

The President: Gentlemen, you have heard the report of the Nominating Committee on the Board of Directors. Are

you ready for the question? All those who favor the report will signify by saying aye; contrary, no. Motion carried.

Is the report on the President's Address ready? Mr. Vice-President, will you kindly take the chair?

Vice-President Atwater took the chair.

### REPORT OF THE COMMITTEE ON PRESIDENT'S ADDRESS.

We, the Committee to which was referred the President's Address, beg leave to report as follows:

We commend the very able and entertaining manner in which the affairs of our Association were reviewed, and particularly do we wish to express our appreciation of the fine patriotic sentiment which characterized the address. We heartily endorse the President's appeal for loyalty to the flag on the part of the individual members of our Association during this greatest of all wars in which our country is now engaged.

We bespeak the prompt and ready response of all members in carrying out the work which each one may be called upon to do, to the end that this Association may be counted among the really great and effective agencies for loyal service to the Government and the flag we love so dearly. We especially approve the recommendation respecting the term of service of our Secretary and Treasurer. We commend the suggestion that this term be reduced from seven to three years, beginning with next year, when the term of these officers expires. We are of the opinion, however, that this matter, which may involve an amendment to our Constitution and By-laws, should be referred to the proper committee for consideration.

In appending our approval of the recommendations of the President with reference to the appropriations to the Library Fund and Scholarship Fund, we are governed largely by the suggestions of the members of the respective committees having these matters in charge, believing that with their intimate knowledge of the workings of these two important branches of the Association's activities they are in the best position to recognize the needs for the coming year, and they should therefore be accorded the greatest support possible by the members individually and the Association as a whole.

Respectfully submitted,

JNO. B. LEE, Chairman,  
GEO. H. BALL,  
LOUIS H. WOLFF,  
W. A. FREEDY,  
*Committee.*

Chairman Atwater: Gentlemen, you have heard the report of the Committee on the President's Address. What is your pleasure?

Mr. Van Valkenburg: I move its approval.

The motion was seconded and carried.

(The President resumed the chair.)

The President: Is there any unfinished business, gentlemen?

Mr. J. M. Larmore: Mr. President, it has been our good fortune and pleasure year after year when we have been holding the meetings of this great Association in this hotel to receive the hospitality and the courtesies of the hotel, free of charge, together with the benefit of this magnificent room. I believe it is fitting at this time to extend the management of the La Salle Hotel an expression of our appreciation of this hospitality by a rising vote of thanks. I therefore make that motion.

The President: Is there a second to that motion?

The motion was seconded from all over the house.

The President: Gentlemen, you have heard the motion that we tender a vote of appreciation to the La Salle Hotel and that a vote of thanks be extended for their kind consideration. May I ask for a rising vote?

A rising vote of thanks was tendered to the La Salle Hotel. (Applause.)

The President: The next order of important business is the election of officers, which will consist first of the President, Vice-President, Secretary and Treasurer. We will have two tables here with the ballot boxes and ballots, and after preparing your ballots may I ask you to kindly step from the east side of the room, passing west, and deposit your ballots in the boxes? I have appointed as tellers three on each side, as I understand it is going to be quite fierce, and somebody thinks there is going to be a little crookedness in the ballot boxes, but I think both sides and top and bottom are all right. I have appointed as tellers Mr. Dan Andrews, Mr. B. A. Lehnberg, George Holton, Mr. M. W. Van Valkenburg, Mr. A. F. Bolling and Mr. T. Graham Hall.

The first order, therefore, is the nomination of President of the Fire Underwriters' Association of the Northwest for the ensuing year.

Mr. H. J. Zechlin: Mr. President, ladies and gentlemen—

The President: Will you kindly come up here and talk from here?

Mr. H. J. Zechlin: I believe I prefer to stand back here.

The President: All right, go ahead.

Mr. Zechlin: It is rather a retiring place for a retiring member.

This is the forty-eighth time in as many consecutive years that the members of this Association have met to elect its officers. According to custom, this year is the field man's year. I deem it a privilege and an honor to address the members of this Association. I come here to espouse the cause of a friend and a fellow worker. Before taking up the merits of my candidate I wish to call attention to the fact that in all these years, in all the history of this organization, Wisconsin has never been honored with the presidency. The field men of Wisconsin, recognizing this for several years past,—this outstanding fact,—felt that something should be done to place Wisconsin on the records of this Association. We have looked about us and we have selected a man of character, a successful field worker, a student of affairs in general.

Familiarity, they say, breeds contempt. Can any one have contempt for character, square dealing and uprightness? I have known this gentleman, whose name I will shortly mention, for many years. In the past years I have been as close to him almost as to my own family. I have seen him through all sorts of conditions and with that feeling I think as a fellow associate from Wisconsin that I cannot speak too eloquently.

We differ in religion, in nationality and in temperament, and sometimes in things that mean more to us, perhaps, but with it all we have become fast friends. He possesses qualities of mind and heart that have endeared all the Wisconsin boys to him. It is only natural that we should come before this body to place before you this gentleman as our choice for the election to the Presidency.

This gentleman has an honorable career, starting in the local business in 1881 in Webster City, Iowa; after a brief period retiring from the business. Later on we find him going into the business, into the local business, more extensively in the City of Duluth. In 1890 he became special agent for the American Insurance Company of New York. In 1891 he became special agent and adjuster for the Lancashire under the late Mr. C. B. Gilbert. In 1892 he became special agent and adjuster for the Western & British America and has held that position ever since.

He is a man, as I said before, of character, of initiative. He has never shirked in his duties as a field man. I have served

with him on committees and I know that he has done his full duty at all times. His record, not only as a field man, but as a student of affairs in general, shows us that he will, if elected, serve the members of this Association in such a way that it will be in keeping with the high standards of the Association in the past.

We have heard much during this convention about conservation. Wisconsin needed a fire prevention association some years ago. It was this gentleman that brought the gospel of fire prevention into Wisconsin. He was elected its first president.

We feel that this gentleman deserves this honor not only because of successful work in the field, but he has been a member of this Association for twenty-seven years. He is now a life member. As a friend I would like to see him round out his career with the high honor that the members of this Association can pay him.

I therefore have great pleasure in placing in nomination the name of George R. Crosley of Milwaukee, Wisconsin, special agent of the Western and British America. (Continued applause.)

Mr. J. H. Carr: Mr. President, during the twenty-odd years that I have been a member of this Association I believe that this is the first occasion in which my voice was ever raised in its deliberation. Appreciating, however, those strenuous days in Missouri when Mr. Crosley was one of the honored field force in that state, in those days when the only semblance of co-operation possible came from that spirit of fellowship and integrity which every man from Missouri today will claim is entirely characteristic of the field. I therefore take great pleasure in seconding the nomination of Mr. Crosley. As the gentleman has so truly said, Mr. Crosley is one of the oldest members of this Association. As I understand it, he has never before sought honors at our hands, and I am very glad to second his nomination as a representative and an old time friend. (Applause.)

Mr. Hough: Mr. President, it affords me great pleasure at this time to concur in seconding the name of our friend Crosley from Wisconsin, formerly an Iowa man, highly esteemed in that territory, always willing to co-operate with everything that pertained to good practices in that field. You can make no mistake in placing him in that honored position as President of this Association. I heartily concur in seconding his nomination. (Applause.)

The President: Any other nominations, gentlemen?

Mr. E. G. Frazier: Mr. President, ladies and gentlemen, I have been a company associate for a number of years and it gives me great pleasure to second this nomination at this time. As a field worker Mr. Crosley has always been known for his squareness in Wisconsin. In private life all loved him who came in contact with him. I urge all my friends to help bestow upon Mr. Crosley the great honor of the Presidency of this Association, as he has made no active campaign to secure that honor himself. (Applause.)

The President: Are there any other nominations?

Mr. James F. Joseph: Mr. President.

The President: Mr. Joseph.

Mr. Joseph: I would like to place in nomination for the consideration of this Association a man that we all know. I have known him for more years than I am willing to admit on account of the ladies on the right. I have met this man under all kinds of conditions. Familiarity, our friend rightly says, breeds contempt sometimes, but in this case, gentlemen, probably proving the exception to the rule, the familiarity I had with my good friend has always elevated me. A man of sterling parts, a man whose uprightness has never been questioned. A man whose word was a bond, 100 per cent. pure, a man hailing from the state wherein the word of one man was always good to another, a man who has done more individually to bring splendid results to that section than any man that I know, a man whose meritorious record is plain, is open, and we invite its reading by everybody. You will find good reading in there, my friends, something that you will be proud of, and you will be proud of him as an officer of this Association.

He is well qualified, qualified beyond the ordinary possessions that most of us have, a man who has been honored in every association with which he has been connected, the obvious inference being that such honors have been given to him in recognition of his ability to maintain and keep sacred those honors.

We do not ask for your consideration on account of the sectional character from which he hails. We believe that this is one organization, one association; sectional lines have no place, they have no consideration. We are asking you to render your support to our candidate because he is himself, and on no other than our assurance that if elected to the Presidency he will share with the most brilliant records of any of his predecessors, and that, gentlemen, I realize is a very broad statement and a responsibility which I gladly assume, because I am well satisfied it will be borne out by his acts and his deeds.

I don't know of anything special further than these statements that I can make for your consideration at this time. We have splendid caliber in this Association, and whoever wins will be satisfactory to all of us.

You all know who I mean, and I only defer his name out of obedience to an old fashioned custom. There can be but one man under consideration at this time to which we could visualize my remarks. I refer, of course, and only, to Mr. Frank G. Snyder of Louisville, Kentucky, Special Agent of the Liverpool & London & Globe Insurance Company. (Continued applause.)

Mr. P. D. McGregor: Mr. President, following the silver-tongued Joseph, who speaks earnestly and well because his heart is in it, I have great pleasure in adding my mite by saying that the gentleman he names adds fame and everything that is good to any association to which he belongs, and if elected to the high position to which he is nominated he will give us an administration that will be the finest we have ever had and will long live in the memory of every member of this Association.

With these few words I have the honor of seconding the nomination of Mr. Frank G. Snyder of Louisville, Kentucky, for President of this Association. (Applause.)

Mr. Marshall: Mr. President and gentlemen of the Association, in rising to support the nomination of Mr. Frank G. Snyder of Louisville, Kentucky, I want to endorse most heartily and cordially the words of our friend Mr. Joseph and our friend Mr. McGregor. I have known Mr. Snyder a great many years. In fact, I recall the time I came up here first. I remember his cordial greeting and warm handclasp and his friendship and the interest he took in me. I believe he is without doubt one of the greatest friends any young man can have in starting his business career in this business of ours. All his friends love him. To know him is to love and honor him. He has always been on the square. He has always played fair, and I have the very greatest pleasure in seconding his nomination. If you honor him by electing him as President of this Association, not only do you honor him but we honor ourselves as well. Therefore, I raise my voice in supporting the nomination of Mr. Frank G. Snyder of Louisville, Kentucky. (Applause.)

Mr. J. M. Larmore: Mr. President.

The President: Mr. Larmore.

Mr. Larmore: Coming from a neighbor state of the good state of our friend Snyder, we like to second his nomination, and as Mr. Joseph has already said, not because he is from any particular section or state that is represented in this great Asso-



ciation, but because he is a man, and because it is he. For many years, in fact, for the whole history of our country, the result of our great national contests has hinged upon the result of certain states east of the Mississippi River, and in but one time in all this history has that result or the hinging of that result gone west of that line. Indiana is generally the hinging point of this great contest. Unless somebody here today thinks that Indiana is in doubt Indiana wishes to second the nomination of Mr. Frank Snyder and to cinch his election. This is the year that we want a big man. For that reason I take especial pleasure in seconding the nomination of this man whose heart is as big as all outdoors. I second the nomination of Frank G. Snyder. (Applause.)

Mr. J. H. Gray: Mr. President, I want, on behalf of a large percentage of the State of Ohio, to second the nomination of Mr. Frank Snyder.

We all know Frank Snyder to be of giant frame, a man of giant mind and giant heart, who will, if he is elected, fill the office of President in a giant manner.

Mr. Frank Snyder did giant work for the companies in the State of Kentucky during the very troublous times of the Night Riders. He has done giant work for the companies in the matter of fire prevention and he has done giant work in the State of Kentucky for their own field club. He has done it for this Association and he will continue to do it. As I have said before, if he is elected to the office of President we will be proud of him as a giant, big hearted officer of this Association.

I take great pleasure in seconding his nomination. (Applause.)

Mr. T. Graham Hall: Mr. President, it is my privilege to second the nomination of Mr. Snyder and thereby submit to the judgment of this Association the wisdom of the already friendly relationship between the Great Northwest and the Historic South by the calling of one held in high esteem by reason of his ability and honorable conduct.

We of Tennessee would experience great pleasure in having you thus honor a member from our sister state, Kentucky. I therefore take great pleasure in endorsing what has been said about our genial friend and paying this tribute to Mr. Frank G. Snyder. (Applause.)

The President: Are there any other nominations? If not, I will ask the members to prepare their ballots. The tellers will kindly take their position at the ballot boxes.

(The member then cast their ballots.)

The President: Have you all voted? Those who have not voted and can't come up I will be very glad to send somebody down to get them.

The polls are closed.

Gentlemen, be seated. Before I announce the result of the election I wish to make a statement that the Board of Directors will meet tomorrow at 10 o'clock in the Library room.

The result from the two sheets here, which are absolutely correct and which tally, is as follows: The number of votes cast is 416. We have one for George Snyder. (Laughter.) Frank G. Snyder, 242 votes. (Applause.) Mr. George Crosley, 173 votes. (Applause.) Mr. Frank G. Snyder, by the votes cast by the members of the Fire Underwriters' Association of the Northwest, is elected, subject to the approval of the Board of Directors, which I understand is the usual custom. Mr. Snyder. (Applause.)

Mr. George Crosley: Mr. President and fellow members of the Association, I want to make a motion to make the election of Mr. Snyder unanimous, and in doing so I want to take this opportunity to thank my friends for their splendid support and to assure them and you that there is no bitterness or chagrin or disappointment in the result. I believe you have elected the best man, and I say that without any reflection on the judgment of my own friends. (Applause.)

The President: Gentlemen, you have heard the remarks of Mr. Crosley. He desires the election of Mr. Frank G. Snyder to be made unanimous.

The motion was seconded and carried by a rising vote.  
(Calls for Mr. Snyder.)

Mr. Frank G. Snyder: Mr. President, ladies and gentlemen, I want to say to you that words at this time fail me in any effort that would, according to my estimation, thank you for the honor that you have conferred upon me. It is one of the crowning events in my life. You have not only honored me, but you have honored my state, and in doing so you have honored the Southland. And not only in my interests but in the interests of the section from which I come we are all grateful. I do not know of any greater honor that could come to any man than to be the presiding officer and the President of this great educational organization. When you look further, look backward and over the lists and names of those who have preceded me, many of them passed to the great beyond, the great lights of this profession,—to think that I come along at this time and walk in their shoes causes me to tremble in fear lest I will not be able to measure up to their standards.

I have made up my mind that after passing through two years of illness when by the grace of God I recovered, I had made up my mind that my future activities and devotions, insofar as this earthly journey went, would be to my wife and my Company. I have allowed my friends to persuade me to take on an additional obligation. Those of you who know me know me well enough to understand that anything that I take hold of I do with a big determination, and I promise you here and now that insofar as I am able to accomplish the results you will have no regrets of having elected me your President.

I do not know if I should stand here for an hour and address you that I could say more except that I do want to say this, in the language of the noted comedian, George Cohan, "My wife thanks you, my brothers thank you, my mother thanks you, my sisters thank you, and I thank you." (Continued applause.)

Mr. Stauffer: Gentlemen, the next office to provide for is the office of Vice-President. I will be glad to entertain a motion.

Mr. Monroe: Mr. President, it gives me great pleasure to place in nomination for the Vice-Presidency of this Association the name of my friend, James Larmore of Indiana. (Applause.)

Mr. C. L. Hecox: I second the nomination of Mr. Larmore of Indiana for Vice-President.

Mr. Stauffer: Any other nominations? Any other nominations? If not, the ballot will be closed.

Mr. Andrews: I move that the rules be suspended and that the Secretary cast the unanimous vote of the Association for the election of Mr. Larmore of Indiana for Vice-President.

The motion was seconded and carried. (Applause.)

The Secretary: I hereby cast the unanimous ballot of the Association for Mr. Larmore of Indiana for Vice-President.

Mr. Stauffer: Mr. Larmore.

Mr. James Larmore: Mr. President, had I known that my utterance on the floor of this Association would have yielded fruits so soon I am only sorry that I had not begun to speak fourteen years ago. I had no idea that it was just lying here waiting to bring forth such honor. I appreciate the honor that this Association has given me in the selection of myself as your Vice-President. I will have little to do, however, with the efficient executive officer in the chair, so I haven't anything further to say at this time.

I thank you. (Applause.)

Mr. Stauffer: The next is the election of the Secretary.

Mr. H. N. Wood: Mr. President, I want to name again as I have named for several years in succession, Mr. Guy A. Richards for Secretary, the man who has filled the office to the entire satisfaction and pleasure of the Association. I am very sure that it is the unanimous wish of the membership that he shall fill out his seventh, which this next year will be, following which it will be the intention of the Association possibly to change the term of service to three years instead of seven. But following the custom, I know so well that it is the sentiment that I move you, sir, that the rules be suspended and that the President cast the ballot for Mr. Guy A. Richards for Secretary.

Mr. A. F. Bolling: Mr. President, I have the signal honor to second the motion made. As I understand it, there are no rules against the secretaryship existing for a number of years. I know of no more efficient Secretary than he who has been honored by this Association for the past six years, and it gives me a very great honor and a privilege to second the motion just made.

The motion was unanimously carried.

Mr. Stauffer: The ballot is duly cast and Mr. Richards is re-elected for the current year of 1917.

The next is the office of Treasurer.

Mr. De Witt: Mr. President.

Mr. Stauffer: Mr. De Witt, might I ask you to yield to Mr. Speed?

Mr. De Witt: Must I yield to Colonel Speed?

Mr. Stauffer: Not at all, unless you will do Mr. Speed that courtesy.

Mr. De Witt: I would like to break the precedent, Mr. President, but I will yield to Mr. Speed.

Mr. Speed: Mr. President, ladies and gentlemen, you have all heard of the mystic No. 7. There are seven constellations. There are the seven brothers mentioned in the Holy Writ. There are seven wonders of the world, and the mystic number seven has now come to be. I think I am the only man in this Fire Underwriters' Association of the Northwest that has ever been privileged for seven consecutive years to nominate the Treasurer for seven consecutive years. I understand that under the new recommendations this will be the last time that a man can possibly be elected for seven years. So the mystic No. 7 is hovering around his head, ready to light. You will all recall the good things that I said about him when I first nominated him; that there had been treasurers before him, but none would ever serve

this Association more faithfully and honestly than he would serve it. My promises have been fulfilled to the letter and I now come before you for the seventh time to ask you to consider favorably for the seventh time the election of Mr. Charles L. Hecox for Treasurer of this Association for the seventh time. (Applause.)

Mr. Van Valkenburg: Mr. President, we couldn't do any worse, so I second the nomination. (Laughter.)

The motion was seconded and carried.

Mr. Stauffer: A motion to adjourn is in order.

Mr. De Witt: I move we adjourn.

The motion was seconded and carried.

Adjournment *sine die*.



---

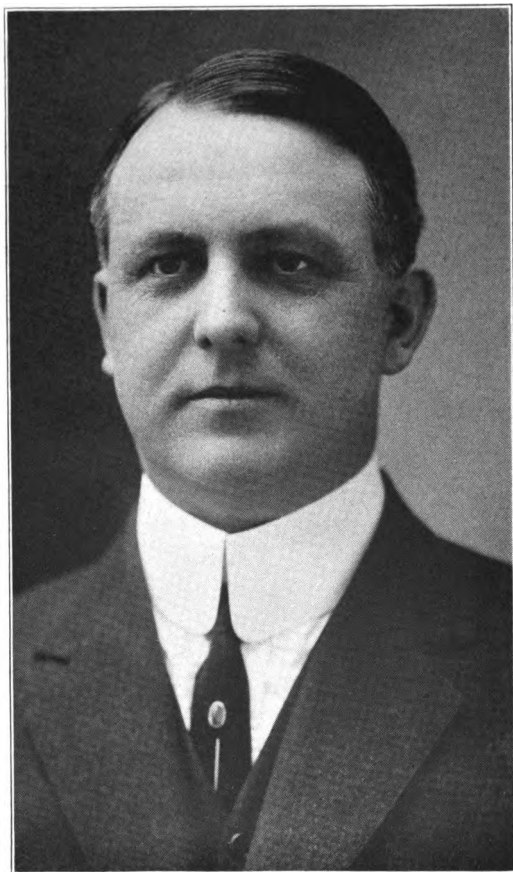
# Memorials

---









WILLIAM L. DEMING

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF WILLIAM L. DEMING.

Born in Hartford, Conn., July 6, 1872.

Died in Cleveland, Ohio, June 13, 1916.

---

William Lloyd Deming was born in Hartford, Connecticut, July 6, 1872. After completing his education in the public schools of Hartford, he entered the employ of the Phoenix Insurance Company in 1891. With fourteen years of valuable experience in the home office, he left their service to become Inspector for the New England Insurance Exchange in 1905, which position he filled until 1909, when he became Special Agent for the American Central Insurance Company. In 1910 he was made State Agent for the City of New York Insurance Company, remaining in that capacity until 1912, when he accepted the position of New York State Agent for the Royal Exchange Insurance Company. The longing to return to the City of New York Insurance Company was not to be denied, and on March 1, 1915, he re-entered their service as State Agent in Ohio and West Virginia, which position he held at the time of his death. He was taken suddenly ill while in the performance of his duties and died at Cleveland, Ohio, June 13, 1916.

On January 7, 1903, Mr. Deming was married, and his wife, together with his aged mother, survives him.

In the field he was known as an earnest, capable and efficient worker, conscientiously adhering to those principles which attain for the general good of the business. Those in closest association with our good friend were most appreciative of his sterling qualities and his willingness to perform a helpful service, great or small. His untimely death in the very prime of life has ended a career full of hopeful promise.

Lamenting our loss and condoling with his family in their far greater one, we extend to them our heartfelt sympathy.

G. S. PETRIK, Chairman,  
H. E. BONING,  
E. J. WEISS,

*Committee.*







EDWARD TAYLOR CAMPBELL

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF EDWARD TAYLOR CAMPBELL.**

Born in Princeton, Kentucky, September 25, 1861.

Died in St. Louis, October 18, 1916.

---

He was a member of this Association for twenty-five years.

From his eighteenth year he was interested in fire insurance. At that age he was reading law in the office of his father in Hopkinsville, Kentucky. A special agent of the Phoenix Fire Insurance Company of Hartford failing to interest the father in accepting the agency, succeeded in interesting the son. The business proved more attractive than the law and Mr. Campbell was ever proud of having written for the Phoenix a dollar of premiums annually for every inhabitant of Hopkinsville.

He built up a strong agency, which he parted with to become Special Agent of the German American Insurance Company in Kansas. After several years' service in Kansas, Mr. Campbell left the German American to go to the New York office of the North British & Mercantile as General Agent of a department. He returned to the West as Resident Secretary of the North British & Mercantile at Kansas City, and soon after taking up his residence there acquired a local agency of several companies, which he operated in addition to his duties as Resident Secretary of the North British & Mercantile.

In 1894 he was appointed Assistant Secretary of the American Central Insurance Company and moved to St. Louis to take up the work which was to occupy the remainder of his days.

In 1903 he was promoted to the Vice-Presidency and in 1907 to the Presidency of the American Central. The financing of that company after the San Francisco fire of 1906 was largely his work and he labored faithfully and hard for the company's success. The financial troubles which gathered thick upon the company deprived him, in the latter years of his life, of that peace and contentment which his work entitled him to enjoy. But trouble failed to make the man bitter or in any way alter the genial kindness which was characteristic of Mr. Campbell

in all his dealings. He was a man who worried much, and yet so conducted his life that even his intimate friends thought trouble sat lightly upon him. Truly he did not "wear his heart upon his sleeve" nor worry the world with his worries.

Mr. Campbell finally found a solution of his business troubles through the transfer of the ownership of his company to the Commercial Union, but it was not given to him to long enjoy the relief which that afforded him.

Unknown to himself or his family, a serious malady had fastened itself upon him. He fought cheerily and bravely against it until, on the afternoon of October 18, 1916, the Healer of cureless ills brought him the anodyne which soon or late he will bring to us all.

Mr. Campbell was a kindly gentleman, responding to every duty, and quiet and liberal in his charities.

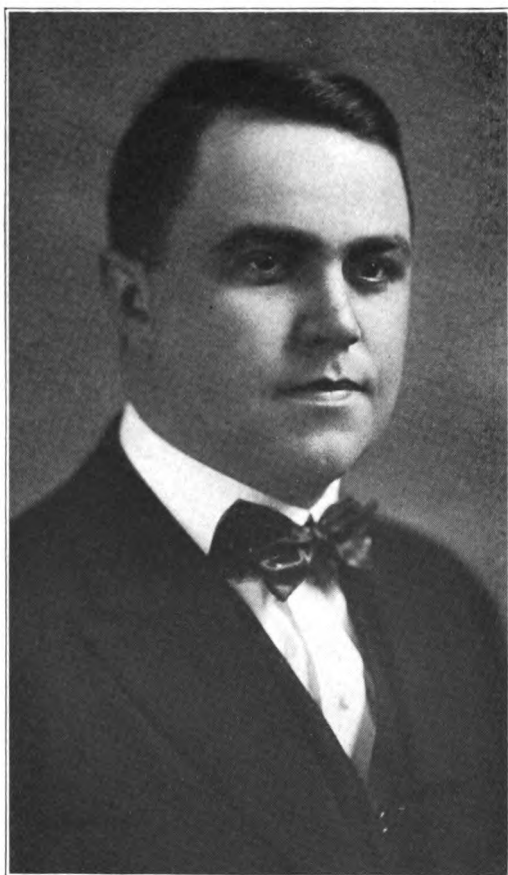
Of such a character the poet wrote:

"Sunset and evening star,  
And one clear call for me!  
And may there be no moaning of the bar,  
When I put out to sea,  
But such a tide as moving seems asleep,  
Too full for sound and foam,  
When that which drew from out the boundless deep  
Turns again home."

W. A. BLODGETT, Chairman,  
H. C. EDDY,  
THOS. E. GALLAGHER,  
*Committee.*







ELWOOD TRUMAN JOHNSON

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF ELWOOD TRUMAN JOHNSON.

Born in Cincinnati, Ohio, November 15, 1888.

Died in Minneapolis, Minnesota, October 24, 1916.

---

The Fire Underwriters of the Northwest are again called upon to mourn the departure of one of their young and beloved members.

Elwood Truman Johnson, eldest son of Harry E. and Daisy E. Johnson, was born in Cincinnati, Ohio, November 15, 1888, and died in Minneapolis, Minnesota, October 24, 1916, aged 27 years.

He was united in marriage to Frances S. Gleason at Milford, Mich., April 23, 1912.

Of this union was born one child, a daughter, Mary Margaret, on February 12, 1913.

Elwood was educated in the public schools of Camden, Ohio, and Knox, Indiana, graduating from the Knox, Indiana, High School on May 8, 1906, being the valedictorian of his class.

During the last two years in the high school he worked mornings and evenings and Saturdays in the Knox, Indiana, agency of his father, and after graduating he went to Gary, Indiana, the new town being located in 1906, and opened an insurance agency in the name of H. E. Johnson & Son.

He continued in the local agency in Gary until May, 1909, when he sold the agency, and in June, 1909, went with the Sanborn Map Company. He continued with the Sanborn Company until the spring of 1911, when he returned to Knox, Indiana, to make a map of Stark County, Indiana. Completing this map ready for the publishers the last of May, 1911, he then went with the Michigan Inspection Bureau, reporting at Saginaw in June, 1911. He was transferred in the fall of 1911 to Grand Rapids, Michigan.

In June, 1914, he resigned to accept field work for the Hamburg-Bremen Fire Insurance Company as Special Agent in

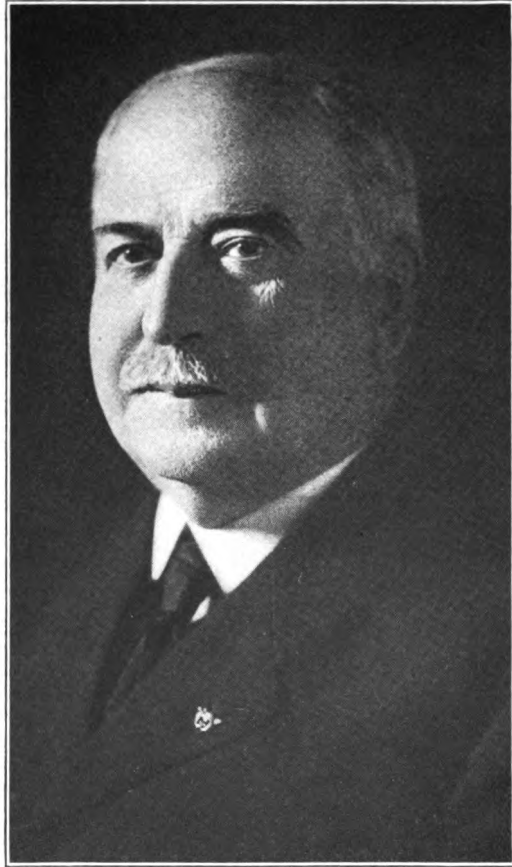
charge of Minnesota, North Dakota and Northern Wisconsin, with headquarters at Minneapolis, Minn. He resigned as Special Agent of the Hamburg-Bremen April 1, 1916, to accept the position of Special Agent for the Automobile Insurance Company, with headquarters at Minneapolis, Minnesota, which position he occupied at the time of his death.

Mr. Johnson was of a generous, manly disposition, possessing a deep interest in his work, and his associates have lost a true friend, and his family a devoted husband and father. To them we extend our profound sympathy.

WILLIAM J. NOLAN, Chairman,  
J. W. ROBERTSON,  
R. W. SCHIMMEL,

*Committee.*





WILBUR FISK HAWXHURST

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF WILBUR FISK HAWXHURST.

Born near Elyria, Ohio, June 19, 1844.

Died in Ann Arbor, Mich., November 6, 1916.

---

Wilbur Fisk Hawxhurst was born near Elyria, Ohio, on the 19th of June, 1844. He attended the Universities of Berea and Baldwin, from which latter institution he graduated, his studies having been interrupted by service in the army, in which he enlisted in March, 1864 (having been previously rejected on account of his youth and physical condition). Mr. Hawxhurst served with Company "E," 65th Ohio Volunteers, and in various capacities in the Quartermaster's Department. He was honorably discharged in 1866. In 1868 he married Clara E. Mattison, by whom he has a surviving son, Merritt M. Hawxhurst, now special agent of the Niagara.

Mr. Hawxhurst had a long and varied career in the insurance business, gathering his first experience in the local office of W. F. Fox, of Cleveland. In 1870 he became a local agent of the Ohio Farmers in Warren County.

Mr. Hawxhurst's first appointment as a special agent was with the Royal under J. S. Law & Son, of Cincinnati. From this position he was elected secretary of the Cincinnati Board of Underwriters, and later became special agent for the Connecticut in Ohio, Illinois, Indiana and Michigan.

In 1878, we find Mr. Hawxhurst again leaving the road to establish himself in a local agency in Akron, but he was in 1881 induced to accept the appointment of compact manager at Grand Rapids, Mich., from which position he was appointed, in the fall of 1882, special agent of the Commercial Union Assurance Company, with which institution and its allied companies he has since, and until the day of his death, been continuously identified—the upbuilding of their business in the state being largely due to his untiring and intelligent efforts. It has always been felt that Mr. Hawxhurst was a shining example to the younger men in the field inasmuch as that, notwithstanding his

advancing years, he traveled faster and accomplished more than most, and his attention to the minutiae of his duties and details of his reports, etc., were remarkable. It is possible that Mr. Hawxhurst himself realized that his example had influence with the younger element who never sought his advice or counsel in vain, and whom he was always ready to assist, and as he would express it, "Start right."

Mr. Hawxhurst was a man of much quiet dignity and gave one the impression of reserve force and information rather than of superficial knowledge and was not the man to seek preferment or office; such honors as may have come to him being certainly without effort on his part.

Mr. Hawxhurst was a member of the Masonic Order and of the G. A. R. He was also a life member of the Fire Underwriters' Association of the Northwest, which Association he joined in 1877, and he was active in the foundation of the Michigan Pond of the Blue Goose and a constant advocate of its fraternal principles.

He passed away quietly and peacefully in the home of his son, Merritt, at Ann Arbor, Mich., on the 6th of November, 1916, aged 72 years, and was interred beside his wife in Akron.

The tribute to his worth received by the family and the manager of the companies with which he was associated are eloquent of the esteem in which he was held, and the Underwriting Fraternity may well mourn the loss of a distinguished ornament.

H. C. EDDY, Chairman,

JOSEPH W. O'BRIEN,

D. W. ANDREWS,

*Committee.*







**WILLIAM SHERMAN ABBOTT**

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF WILLIAM SHERMAN ABBOTT.**

Born in Lapeer County, Michigan, February 18, 1865.

Died in Detroit, Michigan, November 10, 1916.

---

William Sherman Abbott was born in Lapeer County, Michigan, February 18, 1865, and died in Detroit, November 10, 1916. Mr. Abbott received his education in the Public Schools of Lapeer, and on graduation entered his father's Abstract and Insurance Office, thereby becoming identified with the Fire Insurance profession, which he made his life work. After several years in the local agency he became Special Agent for the Phoenix Insurance Company of Hartford, Conn., under H. M. Magill, then Manager of the Western Department at Cincinnati, Ohio. In 1893 Mr. Abbott was appointed Michigan State Agent of the North British & Mercantile Insurance Company, continuing in their employ twenty-three years, to the time of his death. The excellent business and well balanced agency plant enjoyed by the North British in Michigan is a lasting memorial to Mr. Abbott's faithful service.

In the work of various field organizations Mr. Abbott always took a prominent part, serving as President of the Michigan Fire Underwriters' Association, and as Loyal Gander of the Ancient and Honorable Order of the Blue Goose. He was always chosen for work on important committees, and never failed to give his best efforts to the advancement of good practices in fire insurance. Of a genial and unselfish disposition there was no man stood higher among his associates, and this is particularly true of the younger members, to whom he was a loyal friend and valued adviser.

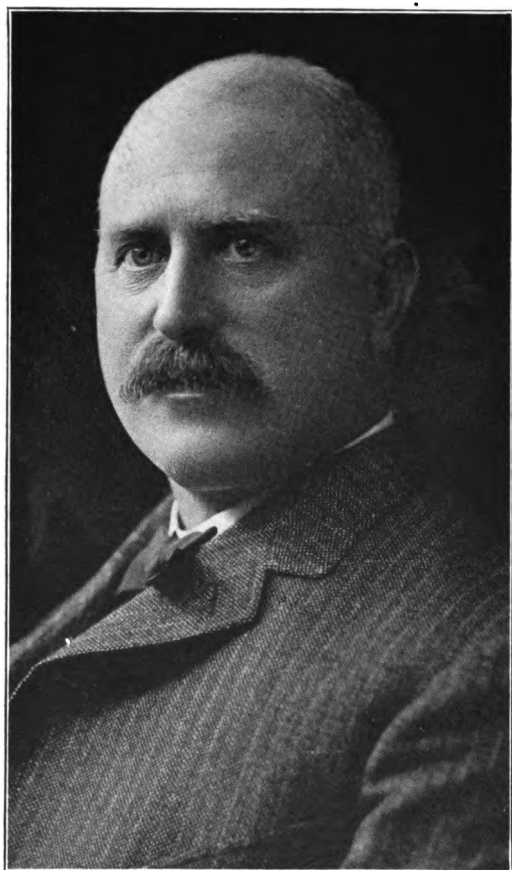
On removal from Lapeer to Detroit about twelve years ago Mr. Abbott became affiliated with the First Congregational Church, taking a prominent part in the activities of the Congregation, particularly the work among young men. At the time of his death he was a Deacon of the Church and Superintendent of the Sunday School. In fraternal and social circles he

was a member of the Masonic Order, Knights of Pythias and Detroit Athletic Club.

Happily married in 1888 to Miss Edna Houghton, Mr. Abbott enjoyed an ideal home life. Mrs. Abbott, two sons and a daughter survive.

A. F. POWRIE, Chairman,  
CHAS. A. REEKIE,  
P. J. MORIARTY,  
*Committee.*





GEORGE A. ARMSTRONG

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF GEORGE A. ARMSTRONG.**

Born December 13, 1852.

Died March 20, 1917.

---

Soon after attaining his majority George A. Armstrong entered the local business in Faribault, Minn., removing to Anamosa, Ia., in 1876 to accept a position in the Department Office of the Watertown Insurance Company of New York. Later he went to Des Moines and served the company as Special Agent until July, 1881.

During the following thirty-five years he was State Agent and Adjuster successively for the New York Underwriters' Agency in Iowa; for the Hartford Fire in Minnesota and Michigan; and for the Aetna Insurance Company in the latter state from January 1, 1899, until impaired health made it necessary for him to cease traveling and he resigned in 1916.

His experience covers a period of time, range of territory and diversity of service which are exceptional, and during his many years of activity he made for himself an enviable reputation and a host of friends. It was as an adjuster, however, rather than an underwriter, that he was the better known. He was of rugged physique, of strong convictions and courageously insistent, resourceful, versatile—characteristics which peculiarly fitted him for the adjustment of claims inviting inquiry. In contrast—he was of an exceptionally genial, jovial disposition and generously hospitable. His many friends will hold him in kindly remembrance.

The death of George A. Armstrong removes from the ranks of insurance men one who was actively identified with the business for more than forty years and with the Fire Underwriters' Association of the Northwest since 1879. Of the more than eleven hundred enrolled at the close of the last annual meeting

there remain only seventeen who were members when he, with others of whom there are but six still living, was admitted.

“They’re passing away, these ‘old time’ friends,  
Like the leaf on the current cast.”

JOSEPH W. O'BRIEN, Chairman,  
C. L. ANDREWS,  
THOS. E. GALLAGHER,

*Committee.*







ERNEST W. TATMAN

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF ERNEST W. TATMAN.

Born in Boonville, Mo., 1869.

Died in Kansas City, Mo., April 2, 1917.

---

On April 2, 1917, the insurance fraternity in Kansas lost a loyal good friend in the death of Ernest W. Tatman. No field man in Kansas was held in higher respect and esteem by his friends and associates than Ernest W. Tatman, or "Tat," as he was affectionately called.

He was ready at all times to do more than his share in co-operative field work and was recognized as one of the most able fire underwriters in the west.

Mr. Tatman was born in Boonville, Mo., in 1869. Shortly after his birth his family removed to Nashville, Ill., where his father engaged in the abstract and insurance business. At the death of his father in 1889 the family removed to Dallas, Texas, and a few years later he went to Topeka, Kansas, where he completed his education, and then accepted a clerkship in the Central National Bank in that city; later he took up newspaper work, being employed as a reporter on the Topeka State Journal. Later he took a law course in the Kansas State University, and graduating, entered the practice of law at Topeka, Kansas. In 1896 he entered the office of the Superintendent of Insurance of Kansas as an examiner. After leaving this position he engaged in the fire insurance business and was employed by the Shawnee Fire Insurance Company as Special Agent for Kansas and Oklahoma, where he remained until 1903, when he entered the employment of the Aetna Insurance Company as State Agent for Kansas, a position which he filled with credit up until the time of his death.

Mr. Tatman was an active and valuable member of the Fire Underwriters' Association of the Northwest, of the Ancient and the Honorable Order of the Blue Goose and of the Kansas State Fire Protection Association.

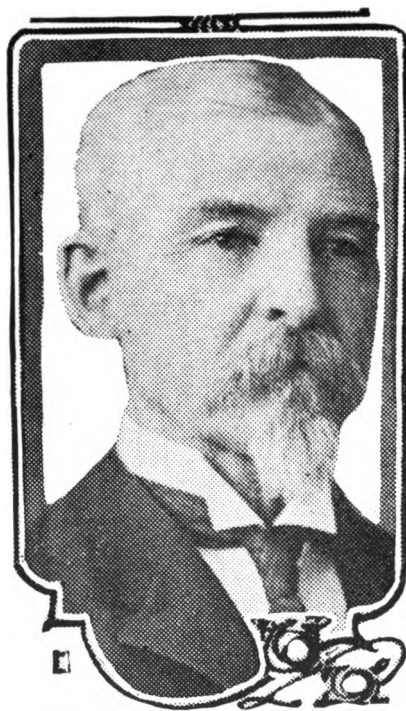
In the death of Mr. Tatman not only have the insurance

field men of Kansas sustained a loss, but the entire insurance community throughout the country as well.

Mr. Tatman left surviving him a sister, Miss Beulah Tatman, who resides in Kansas City, Missouri.

ROBERT D. AIR, Chairman,  
C. W. FORT,  
M. W. VAN VALKENBURG,  
*Committee.*





MITES J. BURNS

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF MILES J. BURNS.**

Born in Farmington, Iowa, September 24, 1839.

Died in Denver, Colo., April 19, 1917.

---

Mr. Burns was affectionately known as "Major" by his friends, a brevet which he earned in the Third Iowa Cavalry from 1861 to 1865. He suffered all his life uncomplainingly from rheumatism contracted during service for his country.

After several years of field and office work in the Western States for the John C. Paige General Agency, he was elected Secretary of the Nebraska and Iowa Insurance Company of Omaha. Shortly after the reinsurance of that company in 1891 he was selected as Manager of the Colorado, Wyoming and New Mexico Underwriters' Association at Denver, which position he filled with satisfaction to all interests until his retirement upon a pension due to failing health.

He was a consistent member and one of the trustees of the First Church of Christ Scientist, and was prominent in church and charitable circles.

J. FRANK EDMONDS, Chairman,  
CHAS. L. ALLEN,  
SYLVESTER G. WILLIAMS,  
*Committee.*









**HIRAM BARNUM**

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF HIRAM BARNUM.

Born in Choconut, New York, 1842.

Died in St. Petersburg, Fla., April 24, 1917.

---

The Grim Reaper has again invaded our ranks and we are called upon to record the death of Mr. Hiram Barnum, who departed this life on April 24, 1917, at St. Petersburg, Florida.

Mr. Barnum was born in Choconut, Broome County, New York, in 1842, receiving his education in the district schools, in which he later was a teacher.

Always interested in educational matters, he served as School Commissioner of Broome County for several terms, and later was a member of the School Board of the City of Binghamton. It was while residing in Binghamton that he became interested in the fire insurance business, maintaining a local agency in that city.

He became State Agent for Eastern New York for the Agricultural Insurance Company in 1885, and in 1894 was made Superintendent of Agencies. After serving in this latter capacity for two years he was appointed a member of the Board of Directors.

In 1913 Mr. Barnum gave up traveling and spent his winters in Florida, where he had charge of the Agricultural's business until his death.

Resolved, That in the death of Mr. Hiram Barnum, this Association has lost a highly esteemed member and an honored associate, and we hereby extend our sincere sympathies to his wife and two daughters, who are left to mourn his loss.

P. P. WIPPELL, Chairman,  
STUART MORGAN,  
HOWARD WATERMAN,  
*Committee.*







CLINTON ALBERTUS MOWRY

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF CLINTON ALBERTUS MOWRY.

Born March 18, 1866.

Died in Chicago, June 4, 1917.

---

Clinton A. Mowry closed his life's work on June 4, 1917, at the Lakeside Hospital, in Chicago, from a stroke of apoplexy which he suffered on June 1st. After the stroke Mr. Mowry never fully regained consciousness.

Mr. Mowry started his business career as a telegraph operator at North Baltimore, Ohio, subsequently entering the insurance business as a local agent at Bellefontaine, Ohio. His first work in the Special Agency field was with the Liverpool & London & Globe, after which he assumed charge of Northern Illinois, on November 1, 1911, as Special Agent for The Continental Fire Insurance Company, holding that position at the time of his death.

Mr. Mowry's home was at Galesburg, Illinois, where he lived with his children,—two daughters and a son,—his wife having passed away a year ago. Mr. Mowry's devotion to his family and loyalty to the interests he represented were well known characteristics to all with whom he came in contact. His generous disposition was evinced by his ever present desire to be of service to a friend, and those who knew him best mourn his loss most keenly.

The Association extends its sincere sympathy to Mr. Mowry's children and his many friends who knew and loved him.

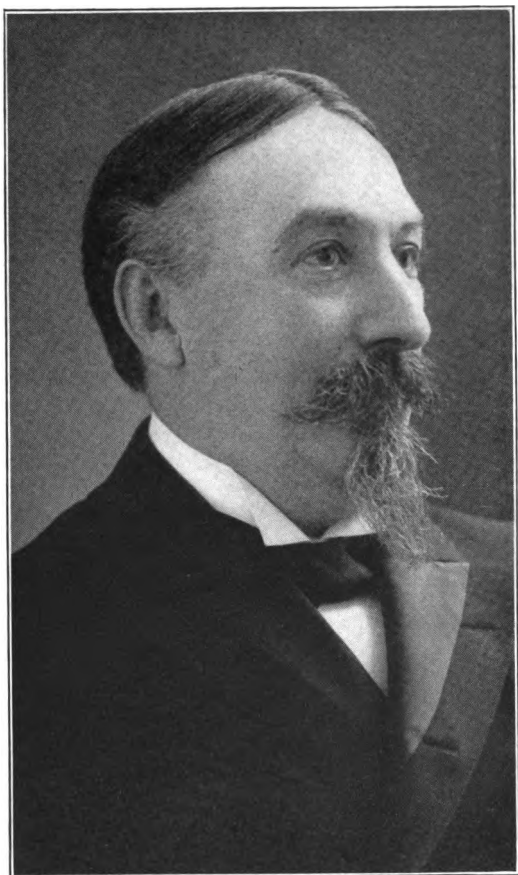
JOHN R. MARTIN, Chairman,  
J. H. CLINTON,  
S. P. HOLMES,

*Committee.*









ISAAC J. LEWIS

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF ISAAC J. LEWIS.

Born in Mahaska County, Iowa, June 9, 1845.

Died in Chicago, Ill., June 7, 1917.

---

Isaac J. Lewis was born in Mahaska County, Iowa, June 9th, 1845, the son of William and Elizabeth (Jenkins) Lewis.

In the early boyhood of Isaac J., the family removed to Burlington, Iowa, where they resided until 1857, and then located at Cleveland, Ohio.

In 1863 he commenced his insurance career as an employe of Coe & May. Mr. Lewis moved to Chicago in October, 1866, as a representative of the Cleveland Insurance Company. Two years afterwards he secured the local agency of the Detroit Fire & Marine Insurance Company, representing them forty-eight years. Mr. Lewis' office was burned in the Chicago fire of 1871, and the Detroit Company, which he represented, suffered heavy losses but paid its obligations in full.

The business men of Chicago owe him a special debt of gratitude, as it was chiefly due to his efforts that the Fire Insurance Patrol was organized, financed and placed on a permanent basis.

On June 18th, 1867, he was united in marriage with Miss Anna F. Loud.

The business associates of Mr. Lewis were most appreciative of his sterling qualities, true to his obligations, always willing to help his friends. His honorable practices and square dealings were well known, not only to his competitors but the insuring public as well.

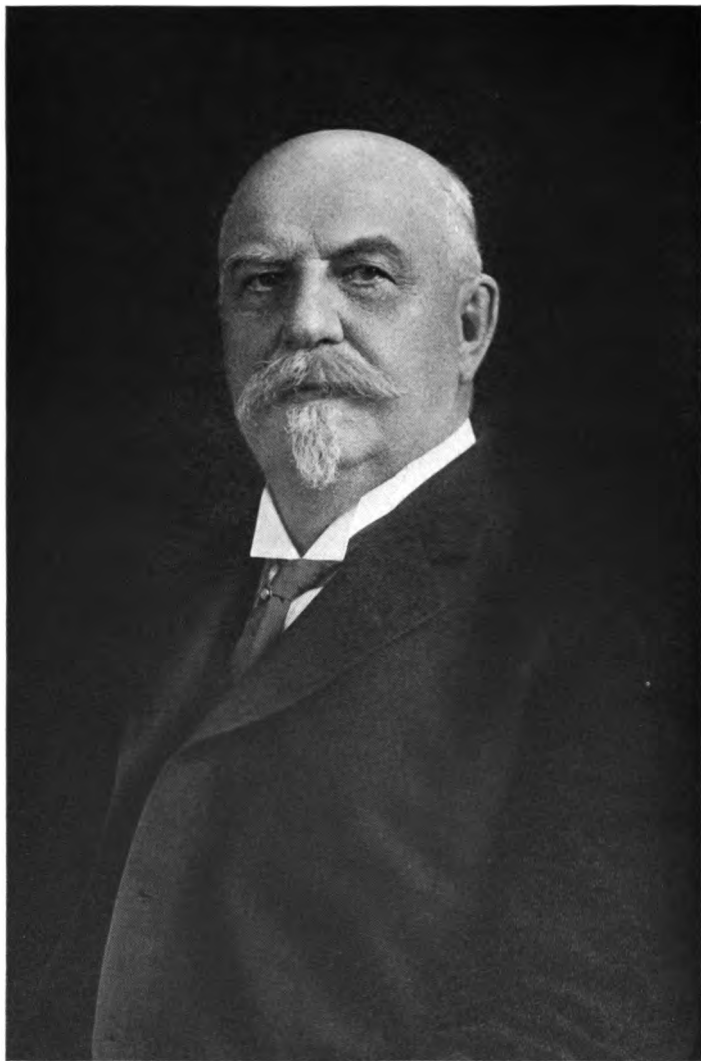
We extend to his bereaved widow the heartfelt sympathy of his many friends and associates at his untimely death.

GEORGE H. MOORE, Chairman,  
WILLIAM F. ROLLO,  
GEORGE W. BLOSSOM,

*Committee.*







**EDWARD GUSTAV HALLE**

## **In Memoriam**

### **REPORT OF COMMITTEE ON THE DEATH OF EDWARD GUSTAV HALLE.**

Born in Leipzig, Germany, January, 1844.

Died at High Mount, N. Y., July 23, 1917.

---

The Fire Underwriters' Association of the Northwest has suffered, in the passing of Edward Gustav Halle, the loss of one of its oldest, most honored members, and a pioneer in this Association and in the insurance business.

Colonel Halle's career was well rounded, embracing in its scope many useful activities aside from the insurance business. He was a power and influence always to be reckoned with and always to be counted on the right side, and up to the day of his passing to the Great Beyond, his energy never waned.

While we all profoundly regret the loss of our friend, yet his going is like the garnering of ripened grain. He had served long; he had served well and successfully. He had fulfilled the ordinary span of human existence and gathered a rich harvest of experience, and in the process had lost nothing of his youthful hopefulness, enthusiasm and effectiveness. The kindly, tolerant good nature and the inexhaustible humor of his youth and strong manhood had never waned or grown dim through cynicism or pessimism.

As we bid our last farewell to this strong man, we know that the sorrow of his loss must be mitigated by our admiration for the full, rich life he lived, and our faith that in the Great Universe nothing is lost and that our friend will carry with him the results of the experience gained from a well lived and useful life and somewhere will continue to exercise his splendid qualities with honor, usefulness and effectiveness.

Therefore, be it resolved, That this Association expresses its profound sorrow at the loss of a valued friend and associate, and that this memorial be duly engrossed for his family as an expression of our sincere sympathy.

Furthermore, That this resolution be incorporated in our records as the best, though an inadequate expression of our friendship and respect for our late friend and associate.

A. D. BAKER, Chairman,

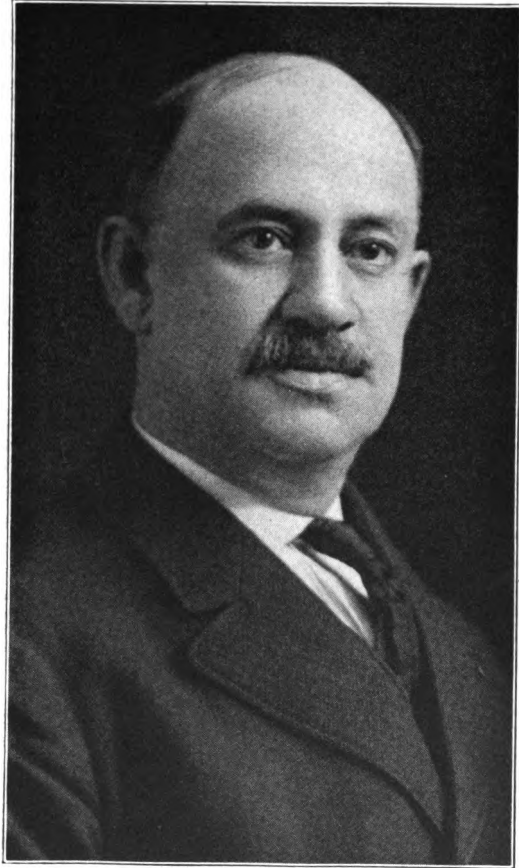
A. F. DEAN,

GUSTAV WOLLAEGER,

*Committee.*







**HENRY A. BARTELS**

## ***In Memoriam***

### **REPORT OF COMMITTEE ON THE DEATH OF HENRY A. BARTELS.**

Born in New York City, March 22, 1863.

Died in Detroit, Michigan, July 26, 1917.

---

“Harry,” for he was known to all by that name, received his education in the public schools of his native city. He started his business career with the Continental Insurance Company in New York City, after which he came to the Western Department of that company in Chicago. Later he traveled as State Agent for the companies in Pellet & Hunter, Bierce & Sage and O. C. Kemp Departments.

At the time of his death he was Michigan and Indiana State Agent of the Rochester German Underwriters.

September 28, 1898, he married Miss Anna Dee of Evanston, Ill., and a great sorrow came into his life when she passed on, leaving, however, two sons.

By nature he was endowed with all that was good, true and loving. He was a devoted husband and father, an indefatigable worker for his companies' interests.

A member of the Ancient and Honorable Order of the Blue Goose.

A good citizen, a loyal friend, he had a strong following among the local agents.

We extend to his family our sympathy and share with them a cherished memory.

CHAS. E. MANN, Chairman,

P. J. MORIARTY,

D. W. ANDREWS,

*Committee.*







FRANK L. JOY

## In Memoriam

### REPORT OF COMMITTEE ON THE DEATH OF FRANK L. JOY.

Born in New York City, June 20, 1845.

Died in Wilmette, Ill., September 12, 1917.

---

Frank L. Joy was born in New York City June 20, 1845. At the age of sixteen he enlisted in the 97th New York Infantry. Upon the expiration of his enlistment he re-enlisted in the 21st New York Cavalry and served until the end of the war. After taking part in the Grand Review he was mustered out. The disabilities received in his army service he carried with him to the end of his life. In the year 1870 he married Ada A. Watkins of Utica, New York, who survives him. He came west in 1873 and became identified with the wholesale drug business in Chicago. In 1884 he associated himself with the Home Insurance Company of New York, later becoming Assistant Secretary of its Western Farm Department. He remained active in their service up to the time of his death. Since 1876 he had resided in Wilmette, Illinois. He had been Village President for two terms and a member of the School Board for many years. He was a deacon in the First Congregational Church and had been prominent in its activities.

Frank L. Joy was in physical, mental and moral makeup every inch a man. With lofty ideals he joined a simplicity and sincerity of character and a steadfastness to principle. His every act he weighed carefully and then did what he thought was right. He had the confidence of his associates, and was by them much respected for his unflinching integrity and his devotion to the interests of the company he represented.

The firm, friendly handshake; the straight look from steady eyes, and the strong but sympathetic voice greet us no more, but his spirit lives and breathes, an inspiration to us all.

"There is no death! What seems so is transition;

This life of mortal breath

Is but a suburb of the life Elysian,

Whose portal we call death."

J. K. LESCH, Chairman,

C. R. TUTTLE,

W. E. VAN DEVENTER,

*Committee.*





## BOARD OF DIRECTORS' MEETING.

October 5, 1917.

A meeting of the Board of Directors of the Fire Underwriters' Association of the Northwest was held in the Library of the Association at 10 o'clock a. m. October 5, 1917, with President Frank G. Snyder presiding and the following officers and members present: Guy A. Richards, Secretary; Charles L. Hecox, Treasurer, and Messrs. Fred T. McOmber, James M. Larmore, J. K. Lesch and J. Geo. Stauffer.

The President: The first order of business is to ratify the action of the Association in the election of officers, and I will entertain a motion.

Mr. Stauffer: I move that the action of the Association in the election of Mr. Frank G. Snyder as President for the ensuing year be approved.

Motion seconded and carried.

Mr. Hecox moved that the action of the Association in the election of Mr. James Larmore as Vice-President of the Association for the ensuing year be ratified by the Board.

Motion was duly seconded and carried.

Mr. Stauffer moved that the action of the Association in the election of Mr. Guy A. Richards as Secretary of the Association be approved by the Board.

Motion was seconded and carried.

Mr. Lesch moved that the action of the Association be approved in reference to the election of Mr. Charles L. Hecox as Treasurer for the ensuing year.

Motion duly seconded and carried.

The President: The next order of business is the selection of a Finance Committee, and I will appoint Mr. J. C. Harding to remain as Chairman, and Mr. J. K. Lesch and Mr. J. George Stauffer.

Mr. Richards moved that the Chairman of the Finance Committee be authorized to sign the checks of the Association in the absence of the President.

Motion was seconded and approved.

Mr. Stauffer moved that the premium on bond furnished by the Treasurer—\$2,500—be borne by the Association.

Motion was duly seconded and approved.

Mr. Lesch moved that the salaries of the Secretary and Treasurer be fixed at \$250 a year each.

Motion seconded and carried.

Mr. Hecox moved that the Secretary be authorized to correspond with the speakers at the 1917 Convention who were not members of the Association and ascertain the amount of expenses incurred by them incident to their visit here, and that the Treasurer be authorized to reimburse them.

Motion carried.

Mr. Richards moved that the next annual meeting of the Association be held at the Hotel La Salle on Wednesday and Thursday, October 2 and 3, 1918.

Motion duly seconded and carried.

Mr. Stauffer moved that a committee be appointed among the officers to arrange for the printing of the 1917 proceedings.

Motion seconded and carried.

Mr. Hecox moved that the Librarian, Miss Gantz, be paid \$100 for proofreading and putting the manuscript in shape for the printers.

Motion seconded and carried.

The President: Gentlemen, I will reserve, with your permission, the appointment of a Library Committee Chairman, as well as Chairman of the Scholarship Committee, for future announcement.

(Later Mr. Snyder appointed the Library Committee as follows: A. R. Monroe, Chairman, W. R. Townley, A. G. Dugan, C. L. Hecox and H. H. Glidden. Scholarship Committee: W. R. Townley, Chairman, W. H. Merrill, R. T. Huggard, Walter E. Miller, Geo. P. Kessberger.)

On motion of Mr. Lesch the meeting was adjourned.

# ALPHABETICAL LIST OF PAPERS

Read Before the  
FIRE UNDERWRITERS' ASSOCIATION OF THE NORTHWEST  
From 1871 to 1917, inclusive.

TITLE	AUTHOR	YEAR	PAGE
A point that needs attention .....	Devin, D. T.	1890	81
Acetylene—Practical illustration of the use of .....	Mulliken, A. H.	1897	142
Action and counteraction .....	Ludlum, C. A.	1915	43
Adjuster—Influence of, upon underwriting .....	Dike, H. A.	1900	33
Adjusters and adjustments .....	Dosser, Chas. E.	1894	142
Adjusters and adjustments .....	Harbeck, Eugene	1888	138
Adjusting—Best rule for non-concurrent policies .....	Berne, J. J.	1888	104
Adjustments of fire losses .....	Covington, J. I.	1882	187
"    "    "    on buildings .....	Waters, A. J.	1878	81
"    and adjusters—insurance contract .....	Berne, J. J.	1886	140
"    "    public opinion .....	Greer, W. J.	1901	78
"    doctrine of waiver as applied to .....	McVey, A. H.	1893	134
Adjustments .....	Rogers, J. M.	1875	53
Advice to young special agents .....	Case, C. L.	1888	49
Affiliation .....	Funkhouser, M. L. C.	1907	62
Agency appointments .....	Stephenson, H. W.	1911	135
"    management .....	Hine, C. C.	1875	125
Agent—Advice to young special .....	Case, C. L.	1888	49
"    Community of interests between company and local .....	Beardsley, E. W.	1908	56
"    Education of the public through the .....	Deatrick, C. T.	1907	86
"    Special—Is he responsible? .....	Stuart, H. C.	1893	166
"    The local .....	Loudon, H. R.	1897	127
"    Passing of the .....	Blossom, H. M.	1895	68
"    Present duty of the special .....	Woodbury, Cyru	1899	72
"    Relation of the special to the local .....	Silkworth, C. H.	1906	75
"    Special—The past, present and future of .....	Vore, M. P.	1903	106
"    The worth of the special .....	Monroe, A. R.	1903	101
"    Ye special .....	Smith, T. H.	1882	200
"    Some present opportunities of the special .....	Livingston, J. K.	1903	36
Agents—Best methods of compensating .....	Ostrander, D.	1882	57
"    Compensation of .....	Clark, G. C.	1876	134
"    Compensation to local .....	Petry, Jacob	1874	83
"    A few pointers for special .....	Conklin, W. W.	1903	42
"    Local .....	Cornell, W. B.	1875	173
"    Local—Duties to their companies .....	Drew, C. K.	1879	59
"    Local—Influence in fire underwriting .....	Tapping, E. J.	1906	100
"    Special—vs. Local Board inspection .....	Joseph, J. F.	1897	94
Amenities in our profession .....	Holman, I. W.	1881	77
An Omnibus: A collection of anonymous contributions .....	Clark, G. C.	1878	101
Anti-compact state: some conditions of fire underwriting in .....	Waterworth, J. A.	1903	93
Anti-trust agitation .....	Greeley, O. E.	1899	36
Appraisal—Conduct of an .....	Robb, W. O.	1893	101
Arbitration .....	Rogers, J. M.	1878	153
Architecture and fire insurance .....	Root, J. W.	1886	109
Are we drifting? If so, whither? .....	Van Valkenburg, M. W.	1896	98
As to our honesty .....	Eggleston, S. W.	1891	112
Associated effort necessary to make the business of fire insurance a profession .....	McGregor, Jno. P.	1881	33
Associations .....	Palmer, Ernest	1915	61
Automatic sprinklers .....	Bourne, R. W.	1890	95
Automatic sprinkler equipment .....	Jardine, Robt.	1895	46

TITLE	AUTHOR	YEAR	PAGE
Banker—Fire insurance and a.....	Reynolds, Geo. M.	1915	53
Benefits of local boards and compacts to insurers and insured.....	Whittemore, C. L.	1887	199
Best fireproof construction for buildings occupied for mercantile purposes.....	Jenny, U. L. B.	1897	71
Best methods of compensating agents.....	Ostrander, D.	1882	57
Best rule for adjusting non-concurrent policies.....	Berne, J. J.	1888	104
Best system of inspection.....	Finnie, J. G.	1885	103
Best system of rating, or, the three pigs.....	Bennett, J. B.	1885	173
Best system of supervision.....	"Hired Man" (pseud.)	1880	260
Best system of supervision.....	Johnson, Earnest	1880	186
Best system of supervision.....	"Smilax" (pseud.)	1880	257
Best system of supervision.....	Waters, A. J.	1880	177
Better understanding.....	Preus, J. A. O.	1913	106
Birth and progress of our association and results achieved by it.....	Wilson, J. O.	1896	165
Boston Local Board—Something about.....	Holles, J. Edward	1888	149
Breweries as a fire hazard.....	Brown, J. M.	1879	176
Bright side—The.....	Stafford, J. F.	1901	71
Business—A unique—Fire insurance.....	Brown, Paul Winthrop	1916	75
Business after the war. Our Finances.....	Roberts, Geo. E.	1916	65
Can city local agents assist the companies?.....	Markham, G. D.	1896	126
Can publicity be made practical?.....	Cartwright, C. M.	1905	68
Cash value to insurance companies of hand-shaking.....	Southwick, S. H.	1892	31
Causes of great conflagrations.....	Brown, J. M.	1874	99
Causes of great conflagrations.....	Lumbard, S.	1875	160
Chapter on rates.....	Wilson, J. O.	1879	36
Chemistry of fires and chemistry in fires.....	Hexamer, Chas. A.	1905	156
Chicago fire of twenty years ago.....	Hewitt, C. A.	1891	184
Chimneys and fuel.....	Morse, Danl.	1878	145
Cinders.....	Meek, C. E.	1911	112
Claims of fire insurance practice to professional rank.....	Bombaugh, Dr. C. C.	1877	59
Co-insurance.....	Beddall, E. A.	1892	38
Co-insurance vs. Rate.....	Fox, W. F.	1884	138
Co-insurance—Full—and contribution by assured.....	Gay, E. S.	1893	64
Conflagration hazard.....	Croebv, U. C.	1906	27
Conflagration hazard.....	Lockett, S. H.	1904	90
Combinations.....	Chard, T. S.	1877	207
Commissions—Concerning.....	Hine, C. C.	1887	169
Communism from an insurance standpoint.....	Bonar, L. J.	1888	95
Community of interest between company and local agent.....	Beardsley, E. W.	1908	56
Compact system: Its value to the public and to the insurance Companies.....	McClure, J. L.	1885	111
Compact system.....	Mullins, C. F.	1883	49
Compact system.....	Whiting, J. E.	1888	157
Compensation of agents.....	Clarke, G. C.	1876	134
Compensation of local agents.....	Peetry, Jacob	1874	83
Competitive co-operation.....	Binder, H. W.	1914	69
Concerning commissions.....	Hine, C. C.	1887	169
Conditions and covenants of policies.....	Ford, C. H.	1875	121
Conduct of an appraisal.....	Robb, W. O.	1893	101
Consequential damage problem.....	Friedley, H. H.	1900	94
Conservation—Progress of State Associations.....	Joseph, Jas. F.	1917	76
Conservation.....	Fleming, T. Alfred	1917	66
Conservation—National Board and its work in.....	Mallalieu, W. E.	1917	58
Conservation—Tennessee Association.....	Hall, T. Graham	1917	84
Conservation—Oklahoma Association.....	Robertson, A. C.	1917	87
Conservation—Wisconsin Association.....	Frazier, E. G.	1917	93

# LIST OF PAPERS

171

TITLE	AUTHOR	YEAR	PAGE
Conservation of the Food Supply (Annual Address) .....	Wheeler, Harry A.	1917	29
Construction—Improved .....	Maloney, A. A.	1905	47
Construction and inspection .....	Howard, W. I.	1889	125
Contribution in fire losses .....	Rice, E. F.	1880	44
Co-operation—Competitive .....	Binder, H. W.	1914	69
Co-operation .....	Duffey, B. J.	1914	63
Co-operation—Modern trend of, in the insurance business .....	Hubbell, J. P.	1900	87
Co-operation is the flower of civilisation .....	Mariner, W. E.	1911	123
Co-operation (past and future) .....	Martin, Chas. C.	1899	88
Co-operation in the field .....	MacEnaney, L. S.	1903	82
Co-operation—Future of, and schedule rating as mirrored by the past .....	Rudy, D. A.	1903	75
Correct method of surveying risks .....	Harding, A. J.	1876	140
Country's great interests .....	Eckels, J. H.	1898	83
Criminal fires in the United States .....	Webster, Franklin	1887	91
Curiosities of our profession .....	Whitehead, J. M.	1889	92
Current form of policy .....	Beveridge, David	1877	1
(Appen.)			
Depreciation of property .....	Holden, J. L.	1878	34
Depreciation of buildings .....	Spalding, A. W.	1879	124
Depreciation .....	Thompson, F. A.	1896	158
Discriminating taxation and unjust legislation .....	Hayden, H. R.	1897	102
Doctrine of waiver as applied to adjustments .....	McVey, A. H.	1893	134
Does it pay to be good? .....	Edmonds, J. F.	1900	59
Duties and discretionary powers of an insurance commissioner ...	Fricke, W. A.	1898	90
Economics of fire prevention—The .....	Stewart, F. J. T.	1916	99
Educational responsibility in underwriting .....	Lane, O. E.	1908	61
Education of public through the agent .....	Destrick, C. T.	1907	86
Efficiency of the field man .....	Ransom, Fred W.	1911	106
Effort to ascertain what the matter is .....	Hine, C. C.	1884	55
Electricity—Pranks of .....	Benallack, W. T.	1899	105
Electricity .....	Dolbear, A. E.	1882	79
Electric lighting and aerial wires .....	Haskins, C. C.	1886	120
Electric lighting—its hazards .....	Haskins, C. C.	1889	131
Electricity, light and fire .....	Haskins, C. C.	1892	89
Electricity, fire hazard of .....	Merrill, W. H.	1893	182
Electrical hazards—Municipal control of .....	Wentworth, F.	1898	139
Electrical inspection—Theory and practice of .....	Bruen, G. E.	1910	88
Elevator and grain business .....	Mannen, Frank A.	1904	43
Ethics of the field .....	Rassweiler, H. H.	1898	41
Ethics of underwriting .....	Whittemore, B. B.	1893	54
Essential difference of the fire hazard in the U. S. and Western Europe .....	Dargan, J. T.	1884	159
Evening in Alaska and the far west (An) .....	Hine, C. C.	1889	77
Evils that oppress fire underwriting .....	Abbey, A. J. B.	1880	246
Evils that oppress underwriting .....	Clarke, G. C.	1880	229
Evils that oppress underwriting .....	Dargan, J. F.	1880	158
Evils that oppress underwriting .....	de Roode, H.	1880	234
Evils that oppress underwriting .....	Hine, C. C.	1880	240
Evolution .....	Batchelder, G. H.	1908	118
Evolution of the Jew .....	Dembufsky, Max	1896	53
Evolution of the saw-mill .....	Seage, H. D.	1895	25
Explosive properties of fine dust .....	Tobin, T. W.	1882	92
Facts and fancies in fire underwriting .....	de Roode, Holger	1889	52
Few oddities of insurance litigation .....	Hine, C. C.	1892	77
Few pointers for special agents and others .....	Conklin, W. W.	1903	42



## LIST OF PAPERS

173

TITLE	AUTHOR	YEAR	PAGE
Glucose factories and their hazards .....	Redfield, A. P.	1880	200
Gold bricks in fire insurance .....	Townley, W. R.	1898	32
Grain Warehouses and elevators .....	Clarke, W. T.	1878	126
Great Chicago fire of twenty years ago .....	Hewitt, Chas. A.	1891	184
Half an hour of insurance topics .....	Bennett, J. B.	1884	31
Harmony .....	Daniel, L. F.	1908	48
Hazards—Improved risks .....	Blauvelt, Albert	1896	20
Hazard—Breweries as a fire .....	Brown, J. M.	1879	175
Hazard—Morals and moral hazard as related to underwriting .....	Chard, T. S.	1875	28
Hazards of grain elevators and warehouses .....	Clarke, W. T.	1878	126
Hazard of flour mills .....	Cornell, W. B.	1879	178
Hazard—Conflagration .....	Crosby, U. C.	1906	27
Hazard—fire—essential difference of, in the United States and Western Europe .....	Dargan, J. T.	1884	159
Hazard—Moral—of official position .....	Hine, C. C.	1895	60
Hazard—Fire—of a flour mill of the present day .....	Hobbs, H. H.	1880	105
Hazard—Incendiary .....	Schimmel, R. G.	1916	
Hazard of electricity .....	Merrill, W. H.	1893	182
Hazard—Relation of the local agent to the moral .....	Munson, E. A.	1888	91
Hazards of glucose factories .....	Redfield, A. P.	1880	200
Hazards—Overlooked .....	Mowry, Geo. A.	1905	149
Hazards of manufacturing plants and new conditions .....	McCotter, C. A.	1900	69
Hazards of flour mills .....	"Siler" (pseud.)	1881	233
Hazards of high buildings .....	Swenie, D. J.	1892	50
Hazards—Cost and depreciation in machinery in .....	Waters, A. J.	1879	16
Hazards—Municipal control of electrical .....	Wentworth, F. H.	1898	139
Hidden Force (The) .....	Warren, Eugene	1912	66
High buildings: Their internal and external hazard from fire .....	Swenie, D. J.	1892	50
Hostile insurance legislation .....	Acklen, J. H.	1903	49
Hostile legislation and the duty of underwriters .....	Browne, J. D.	1911	60
Hostile legislation and the remedy .....	Berne, J. J.	1887	126
Hostility of the public toward fire insurance companies .....	Cobban, W. H.	1897	88
How can the present agency system be improved? .....	DeCamp, J. M.	1886	200
How it looks to a field man .....	West, B. L.	1902	55
How rates are made and unmade and the effect upon the profit and loss account .....	Crandall, A. A.	1892	57
Ideal vs. the Real in fire insurance .....	McSween, Dr. J. F.	1901	104
Idiosyncrasies of fire insurance .....	Wood, H. N.	1900	53
Improved risks .....	Blauvelt, A.	1896	20
Individualism in fire insurance .....	Barnum, Raynolds	1908	80
Individuality in fire underwriting .....	Drew, C. K.	1904	53
Influence of the adjuster upon underwriting .....	Dike, H. A.	1900	33
Incendiary hazard—The .....	Schimmel, R. G.	1916	
Incendiary loss—how lessened? .....	Discussion	1885	54
Incendiarism—Valued policy .....	Harford, W. P.	1899	101
Incendiarism .....	Lawrence, M. E.	1884	148
Incendiarism .....	Palmer, H. E.	1880	116
Incendiarism—Criminal fires in the U. S. ....	Webster, F.	1887	91
Incendiarism—Official fire inquests .....	Whitcomb, C. W.	1895	99
Incendiarism—Legislation to prevent .....	Wilson, J. O.	1877	96
Inquiry into the existence and nature of the power of the tail to wag the dog .....	Hine, C. C.	1885	182
Inspections .....	Cornell, H. F.	1901	45
" best system of .....	Finnie, J. G.	1885	103
" by different insurance concerns .....	Harrison, M.	1910	88

TITLE	AUTHOR	YEAR	PAGE
Instructions to agents and companies by the courts: a paper on waiver and estoppel .....	Beveridge, David	1878	1
		(Appen.)	
Insurance .....	Mims, Major Livingston	1886	186
Insurance business from a woman's point of view .....	Blackwelder, Gertrude	1906	105
Insurance as a profession vs. the insurance business .....	Page, W. E.	1891	118
Insurance companies in court .....	Finch, J. A.	1888	58
Insurance companies before the courts .....	Cockerill, A.	1907	67
Insurance conditions—Insurance, insurance men and.....	Hawthurst, Arthur	1916	54
Insurance, insurance men and insurance conditions.....	Hawthurst, Arthur	1916	54
Insurance on the Pacific Coast.....	Dorin, Geo. D.	1878	39
Is there no balm in Gilead? Is there no physician there? .....	Carroll, Chas. E.	1894	73
Insurance contract, printed and written—can either be improved?	Case, C. H.	1886	154
Insurance contract—adjustments and adjusters .....	Berne, J. J.	1886	140
Insurance—An epic .....	Hine, C. C.	1893	25
Insurance from a business man's standpoint .....	Higinbotham, H. N.	1897	54
Insurance in the courts .....	Singleton, J. P.	1888	151
Insurance journalism .....	Allison, Young E.	1895	123
Insurance legislation and supervision from an insurance commis- sioner's standpoint .....	Host, Z. M.	1905	56
Insurance legislation .....	Jones, N. B.	1893	38
Insurance men from a lawyer's point of view .....	Chambers, S. E.	1904	102
Interest of insurance companies in the safe transportation of dangerous articles .....	Dunn, Col. B. W.	1909	63
Intuition in fire underwriting .....	Holman, I. W.	1877	180
Iron workers .....	Waters, A. J.	1880	90
Is a fire insurance policy a promissory note payable in event of fire?	Breckenridge, R. W.	1902	46
Is fire insurance a science? .....	Hall, J. B.	1879	42
Is it so much a question of rates? .....	Cunningham, J. L.	1878	111
Is the special agent responsible? .....	Stuart, H. C.	1893	166
Isometrical drawing .....	Hine, C. C.	1882	168
Jew in Fire Insurance (The) .....	Hine, C. C.	1894	132
Joppa Landing (The) .....	Goings, Jas. W.	1907	108
Law relative to other insurance .....	Abbey, A. J. B.	1881	213
“ “ “ “ “ .....	Berne, J. J.	1881	222
“ “ “ “ “ .....	Fox, W. F.	1881	193
Legislation and taxation .....	Blodgett, A. C.	1875	57
Legislation—hostile—and the duty of underwriters .....	Browne, J. D.	1911	60
Legislation in fire insurance .....	Crooke, Geo.	1880	35
Legislation to prevent incendiarism.....	Wilson, J. O.	1877	96
Legal aspect of the appraisalment contract.....	McVey, A. H.	1896	143
Library—Making of a fire insurance .....	Hess, Henry E.	1906	53
Lightning rods—Philosophy of.....	Haskins, C. H.	1877	170
Local agent .....	Loudon, H. R.	1897	127
“ “ —remarks from a .....	Guenther, Fred	1909	81
Local agents' duties to their companies .....	Drew, C. K.	1879	59
Local agent's viewpoint .....	Jenison, O. A.	1913	99
Local agents.....	Cornell, W. B.	1875	173
Local agent's influence in fire underwriting .....	Tapping, E. J.	1906	100
Local agent's standpoint .....	Wachenheimer, J.	1901	51
Local association.....	Pellet, C. S.	1901	98
Local boards—benefits of to insurers and insured.....	Whittemore, C. L.	1887	199
Loss cycles in insurance.....	Hubbell, H. P.	1885	39
Loyalty and co-operation .....	Whitney, F. H.	1897	63
Luck as an element in fire underwriting .....	Pinkney, A. E.	1890	124



TITLE	AUTHOR	YEAR	PAGE
Machinery in special hazards .....	Waters, A. J.	1879	16
Making of a fire insurance library .....	Hess, Henry E.	1906	53
Managers and management in fire insurance .....	Downing, J. F.	1883	33
Management—Agency .....	Hine, C. C.	1875	125
Means and appliances for extinguishing fires .....	Glassford, H. A.	1878	164
Meetings of Northwest Association—Places and dates .....	Last page each year's Proceedings		
Meteorology in its relation to commercial pursuits .....	Finley, Lieut. J. P.	1887	53
Minimum tariff and its application .....	Clarkson, H. C.	1892	86
Modern practice of fire underwriting .....	Walford, C.	1879	158
Modern trend of co-operation in the insurance business .....	Hubble, J. P.	1900	87
Moral aspects of business, the .....	Ostrander, D.	1889	46
Moral hazard of official position .....	Hine, C. C.	1895	60
Morals and moral hazard as related to underwriting .....	Chard, T. S.	1875	28
Municipal control of electrical hazards .....	Wentworth, F. H.	1898	139
Mutual companies—what good things do they possess? .....	Hubble, H. P.	1891	38
National Board and its work in conservation .....	Mallalieu, W. E.	1917	58
National supervision of insurance .....	Beck, Hon. J. M.	1905	92
National supervision and national insurance corporations .....	Brown, F. U.	1900	76
Necessity for concerted action in improvement and inspection of riaks .....	Crosby, U. C.	1891	45
Net results .....	Harbeck, Eugene	1891	172
New conditions and hazards of manufacturing plants .....	McCotter, C. A.	1900	69
New gospel of publicity .....	Johnson, W. N.	1908	97
New learning (The) .....	Stevens, W. H.	1904	71
New York standard: Its merits and demerits .....	Fyke, M. A.	1894	163
Not insurance .....	White, Peter	1893	81
Obligations of insurance companies and their officers to policy holders .....	Hope, G. T.	1879	64
Observations of a stamping secretary .....	McIntyre, W. P.	1905	77
Official fire inquests .....	Whitcomb, C. W.	1895	99
Old phases and new .....	Gorham, C. N.	1913	120
Omnibus (An)—a collection of anonymous contributions .....	Clarke, G. C.	1878	101
Omnibus (The) .....	Walker, H. H.	1879	97
On the outside looking in .....	Stubbs, H. L.	1912	110
On the bridge of the ship "Underwriter" .....	Kelsey, H. N.	1899	46
Opportunity and the responsibility .....	Woodworth, C. H.	1899	27
Opportunities of young men in the business of fire insurance .....	Main, G. C.	1894	68
Origin of the valued fire insurance policies in the United States ..	Walford, C.	1880	26
Our association: What it is and what it should be .....	Johnson, W. N.	1896	88
Our finances; business after the war .....	Roberts, Geo. E.	1916	65
Our responsibility .....	Griffiths, J. C.	1885	46
Our responsibilities .....	Snyder, Frank G.	1913	89
Outlook .....	Huff, H. M.	1902	86
Outlook .....	Lyman, E. W.	1886	78
Outsider's view of the field man .....	Hitchcock, C. I.	1903	89
Overlooked hazards .....	Mowry, Geo. A.	1905	149
Panama Canal—The .....	Tawney, Hon. J. A.	1908	88
Passing of the agent .....	Blossom, H. M.	1895	68
Passing of the frame terminal elevator .....	Olds, A. C.	1909	109
Paul vs. Virginia .....	Williams, S. G.	1891	137
Peril and defense .....	Webster, F.	1906	63
Philosophy of lightning rods .....	C. H. Haskins	1877	170
Plea for education .....	Bassett, Neal	1903	55
Point that needs attention (A) .....	Devin, D. T.	1890	81

TITLE	AUTHOR	YEAR	PAGE
Policy holder, the company, the department and the law.....	Vorys, Hon. A. I.	1907	33
Policies—Forms of .....	Bliven, C. E.	1876	90
Policy—Is a fire insurance policy a promissory note payable in event of fire? .....	Breckenridge, R. W.	1902	46
Policies—Positions and .....	Klum, R. L.	1896	46
Policies—Recommended change in writing .....	Coale, G. B.	1877	89
Policies—Conditions and covenants of .....	Ford, C. H.	1875	121
Policies—Best rule for adjusting non-concurrent .....	Berne, J. J.	1888	104
Policy—Written portion of the .....	Glidden, H. H.	1889	119
Policy—Current form of .....	Beveridge, D.	1877	1
	(Appen.)		
Politics of fire insurance.....	Bloomington, Dr. J. S.	1890	87
Positions and policies .....	Klum, R. L.	1896	46
Power of friendship—The .....	Fitzgerald, Jno.	1915	78
Practices .....	Blodgett, W. A.	1910	61
Practical illustration of the use of acetylene .....	Mulliken, A. H.	1897	142
Practical use of professional standards .....	Walker, H. H.	1888	53
Pranks of electricity .....	Benallack, W. T.	1899	105
Premium income—Some thoughts on the .....	DeWitt, C. L.	1900	50
Present-day underwriting .....	Duncan, A. E.	1912	50
Present duty of the special agent.....	Woodbury, C.	1899	72
Presidents' addresses—(See list of annual meetings under "Historical" at back of each volume of proceedings)			
Progress of State Conservation Associations .....	Joseph, Jas. F.	1917	76
Progress of Tennessee State Conservation Association .....	Hall, T. Graham	1917	84
Progress of Oklahoma State Conservation Association .....	Robertson, A. C.	1917	87
Progress of Wisconsin State Conservation Association .....	Frazier, E. G.	1917	93
Prosperity and its evils .....	Williams, W. D.	1902	65
Public opinion in its relations to insurance .....	Clarke, G. C.	1875	145
Public policy .....	Fowler, H. T.	1892	69
Quo Vadis.....	Allison, Young	1907	92
Radical insurance legislation.....	Trewin, J. H.	1902	78
Rambling criticisms and practical remedies .....	West, B. D.	1889	66
Random remarks on fire insurance.....	Wilder, D. W.	1891	129
Rates and rating .....	Bliven, C. E.	1888	37
—How they are made and unmade and the effect upon the profit and loss account.....	Crandall, A. A.	1892	57
—Is it so much a question of .....	Cunningham, J. L.	1878	111
Rates—Revision of on unprofitable classes .....	Folger, Herbert	1893	123
Rates—Chapter on .....	Wilson, J. O.	1879	38
Rate—The state and the .....	Hardy, E. R.	1913	64
Rate agreements—Fire insurance.....	Putnam, H. H.	1900	45
Rates—Relation of state fire marshal's office in reducing .....	Doyle, Hon. C. J.	1910	112
Rating—Best system of .....	Bennett, J. B.	1885	173
Rating—Best system of .....	Discussion	1882	107
Rating—Schedule and its benefits .....	Rebhan, Aug.	1902	95
Rating—future of co-operation and schedule rating as mirrored by the past.....	Rudy, D. A.	1903	75
Rate vs. Co-insurance .....	Fox, W. F.	1884	138
Recent decisions of the courts in insurance cases .....	Cary, Judge E.	1875	155
Reciprocal relation of the state in the supervision of insurance .....	Hart, W. H.	1901	88
Recommended change in writing policies to commission merchants, also in "loss if any payable to" .....	Coale, Geo. B.	1877	89

TITLE	AUTHOR	YEAR	PAGE
Recording agency system as a factor in the present day demoralization .....	Holman, I. W.	1886	212
Relation of the local agent to the moral hazard .....	Munson, E. A.	1888	91
Relations of geology to underwriting .....	Dresser, J. M.	1877	155
Relation of the public to fire insurance .....	Williams, Abram	1885	138
Relation of the special to the local agent .....	Silkworth, C. H.	1906	75
Relation of the state fire marshal's office in reducing waste .....	Doyle, Hon. C. J.	1910	112
Remarks from a local agent .....	Guenther, F.	1909	81
Reminiscences .....	Smith, T. H.	1890	49
Revision of insurance laws .....	Fricke, W. A.	1895	29
Revision of rates on unprofitable classes .....	Folger, Herbert	1893	123
Rightful regulation of private corporations by state legislation .....	Sanderson, Geo. R.	1894	39
Risks .....	Holloway, G. A.	1883	30
San Francisco disaster (The) .....	Greeley, O. E.	1906	33
Satellites in the insurance business .....	Odell, R. S.	1897	135
Saw Mill—Evolution of the .....	Seage, H. D.	1895	25
Schedule rating and field conditions .....	Patton, C. H.	1908	67
"    "    its benefits .....	Rebhan, Aug.	1902	95
Scientific fire rating from an actuary's standpoint .....	Dawson, M. M.	1901	56
Sentiment in underwriting .....	Shalleroes, C. F.	1905	29
Should insurance be taught in universities? .....	Holman, I. W.	1887	192
Should losses be settled, on a strict construction of the contract, or in recognition of business equity? .....	Potter, C. W.	1886	180
'Shutters' .....	Kellogg, J. H.	1886	229
Significance of the fire waste .....	Wentworth, F. H.	1910	97
Some conditions of fire underwriting .....	Waterworth, J. A.	1903	93
Some facts and considerations regarding the origin of "valued" fire insurance policies in the United States .....	Walford, C.	1880	26
Some of the social aspects of fire insurance .....	Mac Veagh, Franklin	1887	117
Some present day problems .....	Barry, J. V.	1910	48
Some recommendations which the future suggests .....	Griffiths, J. C.	1883	110
Some present opportunities of the special agent .....	Livingston, J. K.	1903	36
Some suggestions in regard to waivers .....	Bates, Thos.	1889	59
Something besides an insurance man .....	Hall, H. M.	1887	43
Something more than an underwriter .....	Dillon, A. J.	1902	60
Something that looks like the philosopher's stone .....	Whiting, C. B.	1888	23
Some thoughts on the premium income .....	DeWitt, Carroll	1900	50
Special agent, his duties, methods of performing them—what he should be .....	Fox, W. F.	1881	171
Special agent, his duties, methods of performing them—what he should be .....	DeCamp, J. M.	1881	143
Special agent, his duties, methods of performing them—what he should be .....	Waters, A. J.	1881	162
Special agency work .....	Raynolds, R. L.	1894	82
Special agent vs. Local Board .....	Joseph, J. F.	1897	94
Special agent, past, present and future .....	Vore, M. P.	1903	106
Spontaneous combustion .....	Case, C. H.	1875	108
"    "    Observations of a .....	Ordway, J. M.	1884	86
Stamping secretary—Observations of a .....	McIntyre, W. P.	1905	77
Standardation .....	Dean, A. F.	1911	75
State and the rate—The .....	Hardy, E. R.	1913	64
State associations and the benefits derived from them .....	Reekie, C. A.	1898	71
State board as a factor .....	Lenahan, J. H.	1894	59
State boards—United we stand, divided we fall .....	Castleman, J. B.	1879	110
State fire marshal—His duties and his opportunities .....	Davis, Hy. D.	1905	83
State fire marshal offices .....	Sanderson, A. G.	1904	60

TITLE	AUTHOR	YEAR	PAGE
State supervision and how proper relations and understanding between companies may be maintained .....	McComb, Hon. T. J.	1909	86
State supervision and centralisation .....	Penfield, F. S.	1906	89
Statistics—Their value in underwriting .....	Hall, H. M.	1877	163
Success .....	Davis, S. H.	1881	125
Suggested relations between underwriters and architects .....	Perkins, D. H.	1908	109
Supervision .....	Ryon, O. B.	1907	43
Supervision of fire insurance by the state .....	Winship, Hon. Jno. T.	1916	90
Surveying risks—Correct method of .....	Harding, A. J.	1876	147
Tariff and non-tariff companies: Shall there be separation of agencies .....	Stockdell, H. C.	1894	31
Taxation—Discriminating and unjust legislation .....	Hayden, H. R.	1897	102
Tax—The way they tax us .....	Hine, C. C.	1896	135
Team work .....	March, G. K.	1914	74
Tendency of judicial decisions upon the insurance contract and the injustice of restrictive legislative enactments .....	Fox, F. T.	1886	168
Theory and practice in electrical inspection .....	Bruen, Geo. E.	1910	88
Theory and practice .....	DeCamp, Jas. M.	1881	111
Theory and practice .....	Williams, F. W.	1901	38
Tidings from the Pacific coast .....	Dorin, G. D.	1882	80
Topical Essay (A) .....	Richards, E. G.	1908	34
Trees, logs and lumber .....	Freeman, W. R.	1884	152
Trusts .....	McVey, A. H.	1899	54
Underwriting from a supervisor's standpoint .....	Barry, J. V.	1904	80
Underwriting—Its object, condition and future .....	Fox, W. F.	1882	129
Underwriters .....	O'Brien, J. W.	1899	83
Underwriter: His evolution, enemies and duties .....	Vernor, F. A.	1902	37
Underwriters' problem .....	Washburn, J. H.	1903	25
Underwriters laboratories—Its work in the field .....	Small, A. R.	1914	58
United we stand—divided we fall .....	Castleman, J. B.	1879	110
Unknown quantity in fire indemnification (The) .....	Bailey, G. A.	1912	101
Uses of the underwriters' associations .....	Mullins, C. F.	1897	115
Valued policy—some facts and considerations regarding the ori- gin of .....	Walford, C.	1880	26
Valued policy incendiarism .....	Harford, W. P.	1899	101
Value of associated effort .....	Bentley, Col. W. G.	1880	81
Value of automatic fire protection .....	Reed, S. A.	1893	86
Value of precedents in American fire underwriting .....	Hall, J. B.	1880	133
Voice from the Pacific .....	Bromwell, L. L.	1886	224
War—Our finances—Business after the .....	Roberts, Geo. E.	1916	65
Warranty vs. Representation .....	Kent, Hon. H. T.	1880	69
Waste and conservation of our structural mineral resources .....	Wilson, Hon. H. M.	1909	120
Way they tax us (The) .....	Hine, C. C.	1896	135
What can be done to reduce fire losses? .....	Cornell, W. B.	1886	85
What good things do the mutual companies possess? .....	Hubbell, H. P.	1891	35
What underwriters don't know about insurance .....	Clarke, W. T.	1888	120
Wind storms and tornado frequency .....	Moore, Hon. W. H.	1896	69
Wisconsin problem .....	Holman, I. W.	1879	49
Wisdom of managerial inconsistency .....	Brown, Garret	1899	98
World, the flesh and the devil—their relation to insurance .....	Griffiths, J. C.	1891	163
Worth of the special agent .....	Monroe, A. R.	1903	103
Written portion of the policy .....	Glidden, H. H.	1889	119
Ye special agent .....	Smith, T. H.	1882	195

# ALPHABETICAL LIST OF AUTHORS AND PAPERS

AUTHOR	TITLE	YEAR	PAGE
Abbey, A. J. B. ....	Evils that oppress underwriting .....	1880	246
" " .....	Law relative to other insurance .....	1881	213
Acklen, J. H. ....	Hostile insurance legislation; the cause and the remedy .....	1903	49
Adams, John H. ....	ANNUAL ADDRESS .....	1900	19
Allison, Young E. ....	Quo Vadis .....	1907	92
" " .....	Insurance journalism .....	1895	123
Amonson, Louis S. ....	Fire insurance companies and their relation to the public .....	1906	81
Atwood, Hon. Jno. H. ....	Fire insurance in its relation to modern life .....	1916	83
Bailey, G. A. ....	The unknown quantity in fire indemnification .....	1912	101
Barnum, Reynolds ....	Individualism in fire insurance .....	1908	80
Barry, Jas. V. ....	Underwriting from a supervisor's standpoint; supervision from an underwriter's standpoint .....	1904	80
" " .....	Some present day problems (ANNUAL ADDRESS) .....	1910	48
Bassett, Neal. ....	A plea for education .....	1903	55
Batchelder, G. H. ....	Evolution .....	1908	118
Bates, Thos. ....	Some suggestions in regard to waivers .....	1889	59
Beardsley, E. W. ....	Community of interest between company and local agent .....	1908	56
Beck, Hon. Jas. M. ....	National supervision of insurance .....	1905	92
Beddall, E. A. ....	Co-insurance .....	1892	38
Benallack, W. T. ....	The pranks of electricity .....	1899	105
Bennett, F. C. ....	ANNUAL ADDRESS .....	1886	69
Bennett, J. B. ....	The best system of rating or the three pigs .....	1885	173
" " .....	Fighting fire fifty years—no golden wedding .....	1876	41
" " .....	A half hour on insurance topics .....	1884	31
Bennett, M. Jr. ....	ANNUAL ADDRESS .....	1884	41
Bentley, Col. W. G. ....	Value of associated effort .....	1880	81
Berne, J. J. ....	Best rule for adjusting non-concurrent policies .....	1888	104
" " .....	Hostile legislation and the remedy .....	1887	126
" " .....	Insurance contract—adjustments and adjusters .....	1886	140
" " .....	Law relative to other insurance .....	1881	222
Beveridge, David ....	Current form of policy .....	1877	1
" " .....	Instructions to agents and companies by the courts: a paper on the law of waiver and estoppel .....	1878	1
	(Appen.)		
Binder, H. W. ....	Competitive cooperation .....	1914	69
Bisell, Geo. F. ....	ANNUAL ADDRESS .....	1891	52
Blackwelder, Gertrude..	Insurance business from a woman's standpoint .....	1906	105
Blauvelt, Albert ....	Improved risks .....	1896	20
Bliven, Chas. E. ....	Future of the association .....	1879	134
" " .....	Rates and rating .....	1888	37
" " .....	History of the printed forms of policy .....	1876	90
Blodgett, A. C. ....	Legislation and taxation .....	1875	57
Blodgett, W. A. ....	Practices .....	1910	61
Bloomington, Dr. J. S. ....	Politics of fire insurance .....	1890	87
Bloesom, H. M. ....	The passing of the agent .....	1895	68
Bombaugh, Dr. C. C. ....	Claims of fire insurance practice to professional rank .....	1877	59
Bonar, L. J. ....	Communism from an insurance standpoint .....	1888	95

AUTHOR	TITLE	YEAR	PAGE
Bourne, Robt. W. ....	Automatic sprinklers .....	1890	95
Breakenridge, R. W. ....	Is a fire insurance policy a promissory note payable in event of fire .....	1902	46
Bromwell, L. L. ....	A voice from the Pacific .....	1886	224
Brown, Fred'k. V. ....	National supervision and national insurance corporations .....	1900	76
Brown, Garrett .....	The wisdom of managerial inconsistency .....	1899	98
Brown, Paul Winthrop ..	Fire insurance; a unique business .....	1916	75
Brown, J. Mabbett .....	Breweries as a fire hazard .....	1879	175
" " .....	Causes of great conflagrations .....	1874	99
Browne, J. D. ....	Hostile legislation and the duty of underwriters (ANNUAL ADDRESS) .....	1911	60
Bruen, Geo. E. ....	Theory and practice in electrical inspection .....	1910	88
Bryan, Thos. B. ....	Fire underwriters and the World's Fair .....	1891*	67
Burwell, Hon. B. F. ....	Fire insurance and its legal status .....	1912	73
"Cambridge" pseud—see Waters, A. J.			
"Capsicum" pseud—see Hine, C. C.			
Cartwright, C. M. ....	Can publicity be made practical? .....	1905	68
Carroll, Chas. E. ....	Is there no balm in Gilead? .....	1894	73
Cary, Judge E. ....	Recent decisions of the courts in fire insurance cases .....	1875	155
Case, C. H. ....	Insurance contract, printed and written—can either be improved? .....	1886	154
" " .....	Fire insurance considered in its relation to the public .....	1876	115
" " .....	Spontaneous combustion .....	1875	108
Case, Chas. Lyman .....	Advice to young special agents .....	1888	49
Cash, Dennis .....	Fire prevention from a municipal point of view .....	1912	126
Castleman, J. B. ....	United we stand, divided we fall .....	1879	110
Chambers, S. E. ....	Insurance men and business from a lawyer's view .....	1904	102
Chard, Thos. S. ....	Combinations .....	1877	207
" " .....	Morals and moral hazard as related to underwriting .....	1875	28
Clarke, Geo. C. ....	Evils that oppress underwriting .....	1880	229
" " .....	An omnibus: a collection of anonymous contributions .....	1878	101
" " .....	Compensation of agents .....	1876	134
" " .....	Public opinion in its relations to insurance .....	1875	146
Clarke, Wm. T. ....	Grain warehouses and elevators .....	1878	126
Clarke, Wm. T. ....	What underwriters don't know about insurance .....	1888	120
Clarkson, H. C. ....	Minimum tariff and its application .....	1892	86
Coale, Geo. B. ....	Recommended change in writing policies to commission mer- chants, also in "Loss if any, payable to" .....	1877	89
Cleary, Hon. M. J. ....	The future of fire insurance .....	1915	72
Cobban, Walter H. ....	Hostility of the public toward insurance companies .....	1897	83
Cockerill, Ashley .....	Insurance companies before the courts .....	1907	67
Conklin, W. W. ....	A few pointers for special agents and others .....	1903	42
Cornell, W. B. ....	Fire hazards of flour mills .....	1879	178
Cornell, W. B. ....	Fire hazards of saw mills .....	1877	185
" " .....	Local agents .....	1875	173
" " .....	What can be done to reduce fire losses? .....	1882	187
Cornell, H. F. ....	Inspections; personal and otherwise .....	1901	45
Covington, John I. ....	Adjustment of fire losses .....	1882	187
Crandall, A. A. ....	How rates are made and unmade and the effect upon the profit and loss account .....	1892	57
Crooke, Geo. ....	Furnaces and heating apparatus .....	1877	50
" " .....	Legislation in fire insurance .....	1880	35
Crosby, U. C. ....	Conflagration hazard .....	1906	27
" " .....	Necessity of concerted action in improvement and inspection of risks .....	1891	43
Cunningham, J. L. ....	ANNUAL ADDRESS .....	1904	24
" " .....	Is it so much a question of rates? .....	1878	111

AUTHOR	TITLE	YEAR	PAGE
Dargan, J. T. ....	The essential difference of the fire hazard in the United States and Western Europe .....	1884	159
" " .....	Evils that oppress underwriting .....	1880	158
Davies, Jno. E. ....	The force of circumstances .....	1897	49
Daniel, Lewis F. ....	Harmony .....	1908	48
Davis, Hy. D. ....	The state fire marshal—his duties and his opportunities .....	1905	83
Davis, Saml. H. ....	Success—ANNUAL ADDRESS .....	1881	125
Dawson, Miles Menander	Scientific fire rating from an actuary's standpoint .....	1901	56
Dean, A. F. ....	ANNUAL ADDRESS .....	1896	29
" " .....	Standardation .....	1911	75
Deatrick, C. T. ....	Education of the public through the agent .....	1907	86
De Camp, Jas. M. ....	How can the present agency system be improved? .....	1886	200
" " .....	The special agent, his duties, methods of performing them, and what he should be .....	1881	143
" " .....	Theory vs. practice .....	1881	111
Dembufsky, Max .....	Evolution of the Jew .....	1896	53
De Roode, Holger .....	Evils that oppress underwriting .....	1880	234
" " .....	Facts and fancies in underwriting .....	1889	52
Devin, David T. ....	A point that needs attention .....	1890	81
De Witt, Carroll L. ....	Some thoughts on premium income .....	1900	50
Dike, H. A. ....	Influence of the adjuster upon underwriting .....	1900	33
Dillon, A. J. ....	Something more than an underwriter .....	1902	69
Dolbear, A. E. ....	Electricity .....	1883	79
Dorin, Geo. D. ....	Tidings from the Pacific Coast .....	1878	39
" " .....	Tidings from the Pacific Coast .....	1882	80
Doesser, Chas. E. ....	Adjusters and adjustments .....	1894	142
Downing, J. F. ....	ANNUAL ADDRESS .....	1901	19
" " .....	Fire insurance managers and management (ANNUAL ADDRESS) .....	1883	35
Doyle, Hon. C. J. ....	The relation of the state fire marshal's office in reducing fire waste .....	1910	112
Dresser, J. M. ....	Relations of geology to underwriting .....	1877	155
Drew, Cyrus K., Jr. ....	Individuality in fire underwriting .....	1904	53
Drew, Cyrus K. ....	Local agents duties to the companies .....	1879	59
" " .....	Management of companies from the local agent's standpoint .....	1883	114
Duffey, Bernard T. ....	Co-operation .....	1914	64
Duncan, Alfred E. ....	Present day underwriting (ANNUAL ADDRESS) .....	1912	50
Dunn, Col. B. W. ....	Interest of insurance companies in the safe transportation of dangerous articles .....	1909	63
Eckels, Jas. H. ....	The country's great interests .....	1898	83
Edmonds, J. Frank .....	Does it pay to be good? .....	1900	59
Eggleston, Seth W. ....	As to our honesty .....	1891	112
Evans, Powell .....	Fire insurance and prevention as related to credit .....	1909	94
Finch, Hon. Jno. A. ....	Insurance companies in court .....	1888	58
Finley, Lieut. J. P. ....	Meteorology in its relation to commercial pursuits, especially insurance .....	1887	53
Finnie, J. G. ....	The best system of inspection .....	1885	103
" " .....	The field vs. the office .....	1882	122
Fitch, Chas. B. ....	The fire insurance business from a local agent's view .....	1911	140
Fitzgerald, Jno. ....	The power of friendship .....	1915	78
Fleming, T. Alfred .....	Conservation .....	1917	66
Folger, Herbert .....	Revision of rates on unprofitable classes .....	1893	123
Ford, Chas. H. ....	Conditions and covenants of policies .....	1875	121
Fowler, H. T. ....	Public policy .....	1892	69
Fowler, Dr. J. A. ....	Fire account, physical, personal, moral (ANNUAL ADDRESS) .....	1878	134

AUTHOR	TITLE	YEAR	PAGE
Fox Fontaine I. ....	The tendency of judicial decisions upon the insurance contract and the injustice of restrictive legislation.....	1886	168
Fox, W. F. ....	Law relative to other insurance .....	1881	193
" " .....	Rate vs. co-insurance .....	1884	138
" " .....	The special agent: his duties, methods of performing them—what he should be.....	1881	171
" " .....	Underwriting—its object, condition and future.....	1882	129
Frazier, E. G. ....	Progress of Wisconsin State Conservation Association.....	1917	93
Freeman, W. R. ....	Trees, logs and lumber.....	1884	152
Fricke, Wm. A. ....	Duties and discretionary powers of an insurance commissioner ..	1898	90
" " .....	Revision of insurance laws .....	1895	29
Friedley, H. H. ....	The consequential damage problem—a practical solution .....	1900	94
Funkhouser, M. L. C. ....	Affiliation .....	1907	62
Fyke, M. A. ....	The New York Standard: Its merits and demerits.....	1894	163
Garver, J. A. Jr. ....	Future of the fire insurance business from a local agent's standpoint .....	1897	41
Gay, E. S. ....	Full co-insurance and contribution by assured .....	1893	64
Glassford, H. A. ....	Means and appliances for extinguishing fires .....	1878	164
Glidden, H. H. ....	The written portion of the policy.....	1889	119
Going, Jas. W. ....	Joppa Landing (The) .....	1907	103
Gorham, Chas. N. ....	Old phases and new .....	1913	120
Greeley, Otto E. ....	The San Francisco disaster .....	1906	33
" " .....	Anti-trust agitation and the highest duty of the underwriter.....	1899	36
Greer, W. J. ....	Adjustments and public opinion .....	1901	78
Griffiths, J. C. ....	Our responsibility .....	1885	46
" " .....	Some recommendations which the future suggests .....	1883	110
" " .....	The world, the flesh and the devil .....	1891	163
Griswold, F. M. ....	Fire hose coupling—Standardation .....	1910	94
Guenther, Fred .....	Remarks from a local agent .....	1909	81
Gunsauls, Dr. Frank W. ....	ANNUAL ADDRESS.....	1913	23
Haines, W. E. ....	ANNUAL ADDRESS.....	1914	48
"Halifax" (pseud.)—See J. D. Dargan			
Hall, Henry H. ....	Something besides an insurance man ANNUAL ADDRESS .....	1887	43
" " .....	Statistics—their value in underwriting .....	1877	163
Hall, J. B. ....	Is fire insurance a science? .....	1879	42
" " .....	Value of precedents in American fire underwriting—The .....	1880	133
Hall, T. Graham .....	Progress of Tennessee State Conservation Association.....	1917	84
Harbeck, Eugene .....	Adjusters and adjustments .....	1888	138
" " .....	Net results .....	1891	172
Harding, A. J. ....	Correct method of surveying risks .....	1876	147
Hardy, Chas. F. ....	Field men's organization in anti-compact states .....	1903	62
Hardy, Edward R. ....	The state and the rate .....	1913	64
Hare, J. Montgomery .....	ANNUAL ADDRESS.....	1885	30
Harford, W. P. ....	Valued policy incendiarism .....	1899	101
Harrison, M. ....	Inspection by different kinds of insurance concerns .....	1910	68
Hart, W. H. ....	The reciprocal relation of the state in the supervision of fire insurance .....	1901	88
Haskins, Clark C. ....	Electric lighting; its hazards and how to guard against them.....	1889	131
" " .....	Electricity, light and fire .....	1892	89
" " .....	Philosophy of lightning rods .....	1877	170
" " .....	Electric lighting and aerial wires .....	1886	120
Hawthurst, Arthur.....	Insurance, Insurance men and insurance conditions (ANNUAL ADDRESS).....	1916	54
Hayden, H. R. ....	Discriminating taxation and unjust legislation .....	1897	102
Hayes, Geo. W. ....	Fire patrol and property saving at fires .....	1874	66



AUTHOR	TITLE	YEAR	PAGE
Hayes, Geo. W. Jr.	ANNUAL ADDRESS	1899	22
Heald, D. A.	Fire underwriting as a profession (ANNUAL ADDRESS)	1880	140
Hess, Henry E.	The making of a fire insurance library	1906	53
Hewitt, Chas. A.	The great Chicago fire of twenty years ago	1891	184
Hexamer, C. J.	Finely divided organic substances and their fire hazard	1885	69
Hexamer, Chas. A.	Chemistry of fires and chemicals in fires	1905	156
Higinbotham, Harlow N.	Insurance from a business man's standpoint	1897	54
Hine, C. C.	Agency management	1875	125
" "	Concerning commissions	1887	169
" "	The Jew in fire insurance	1894	132
" "	Evils that oppress the underwriter	1880	240
" "	An effort to ascertain what the matter is	1884	55
" "	An evening in Alaska	1889	77
" "	A few oddities of insurance litigation	1892	77
" "	Fire prevention by the coroner plan	1891	74
" "	An insurance epic (illustrated)	1893	25
" "	An inquiry into the existence and nature of the power of the tail to wag the dog	1885	182
" "	Isometrical drawing—twenty minutes with the crayon	1882	168
" "	Moral hazard of official position	1895	60
" "	The way they tax us	1896	135
"Hired Man" (pseud.)	Best system of supervision	1880	260
Hitchcock, Col. C. I.	An outsider's view of the field man	1903	89
Hobbs, H. H.	Fire hazard of a flour mill of the present day	1880	260
Holden, J. L.	Depreciation of property	1878	34
Hollis, J. Edward	Something about the Boston local board	1888	149
Holloway, Geo. A.	Field experience	1877	34
" "	Risks	1883	30
Holman, Isaac W.	Amenities of our profession: their cultivation and use	1881	77
" "	Intuition in fire underwriting	1877	180
" "	The recording agency system as a factor in the present demoralisation	1886	212
" "	Should insurance be taught in universities?	1887	192
" "	The Wisconsin problem	1879	49
Hope, Geo. T.	Obligations of insurance companies and their officers to policy holders (ANNUAL ADDRESS)	1879	64
Host, Zeno M.	Insurance legislation and supervision from an insurance commissioner's standpoint	1905	56
Howard, W. I.	Construction and inspection	1889	125
Hubbell, H. P.	Loss cycles in insurance	1885	39
" "	What good things do the mutual companies possess?	1891	35
Hubble, J. P.	The modern trend of co-operation in the insurance business	1900	87
Huff, H. M.	The outlook	1902	86
Irvin, E. C.	ANNUAL ADDRESS	1897	29
Janvier, Chas.	ANNUAL ADDRESS	1898	21
Jardine, Robt.	Automatic sprinkler equipments	1895	46
Jenison, O. A.	A local agent's viewpoint	1913	99
Jenney, W. L. B.	Best fire proof construction for buildings occupied for mercantile purposes (illustrated)	1897	71
Johnson, Ernest C.	Best system of supervision	1880	186
" "	Flour mills	1881	41
Johnson, W. N.	Our association: What it is and what it should be	1896	88
" "	The new gospel of publicity	1908	97
Jones, N. B.	Insurance legislation	1893	38
Joseph, Jas. F.	Special agents vs. local boards	1897	94
Joseph, Jas. F.	Progress of State Conservation Associations	1917	76

AUTHOR	TITLE	YEAR	PAGE
Kellogg, Col. J. H. ....	Shutters .....	1886	229
Kelsey, H. N. ....	On the bridge of the ship "Underwriter" .....	1899	46
Kent, Hon. Henry T. ....	Warranty vs. representation .....	1890	69
Klum, R. L. ....	Positions and policies .....	1896	46
Lamey, H. T. ....	"Colorado" .....	1894	51
Lane, O. E. ....	Educational responsibility in underwriting .....	1908	61
Law, Geo. W. ....	ANNUAL ADDRESS .....	1902	24
Lawrence, Milo E. ....	Incendiarism .....	1884	148
Lenahan, J. H. ....	The state board as a factor .....	1894	59
Littlejohn, W. J. ....	ANNUAL ADDRESS .....	1894	118
Livingston, J. K. ....	Some present opportunities of the special agent .....	1903	36
Lockett, S. H. ....	The conflagration hazard .....	1904	90
Loudon, H. R. ....	Local agent .....	1897	127
Ludlum, C. A. ....	Action and counteraction .....	1915	43
Lumbard, S. ....	Causes of great conflagrations .....	1875	160
Lyman, E. W. ....	The outlook .....	1886	78
MacEnaney, L. S. ....	Co-operation in the field .....	1903	82
MacVeagh, Franklin. ....	Some of the social aspects of fire insurance .....	1887	117
Main, Geo. C. ....	The opportunities for young men in the business of fire underwriting .....	1894	68
Mallalieu, Wm. E. ....	National Board and its work in Conservation .....	1917	58
Maloney, A. A. ....	Improved construction .....	1905	47
Mannen, Frank A. ....	Elevator and grain business in the north west .....	1904	43
March, G. K. ....	Team work .....	1914	74
Mariner, W. E. ....	Co-operation is the flower of civilization .....	1911	123
Markham, Geo. D. ....	Can city local agents assist the companies? .....	1896	126
Martin, Chas. C. ....	Co-operation, past and future .....	1899	88
McCluer, J. L. ....	The compact system: its value to the public and to the insurance companies .....	1885	111
McComb, Hon. Thos. J. ....	State supervision and how proper relations and understanding between the companies may be maintained .....	1909	86
McCotter, C. A. ....	New conditions and hazards of manufacturing plants .....	1900	69
McGregor, Jno. P. ....	Associated effort necessary to make the business of fire insurance a profession .....	1881	33
McIntyre, W. P. ....	Observations of a stamping secretary .....	1905	77
McSween, Dr. J. F. ....	The ideal vs. the real in fire insurance .....	1901	104
" " " ....	Local and field service, or the local agent as a special .....	1886	100
McVey, Hon. A. H. ....	The doctrine of waiver as applied to adjustments .....	1893	134
" " " ....	The legal aspects of the appraisalment contract .....	1896	143
" " " ....	Trusts .....	1899	54
Meek, C. E. ....	Cinders .....	1911	112
Merrill, W. H. ....	Fire hazard of electricity .....	1893	182
" " " ....	Fires of electrical origin .....	1895	111
Mims, Maj. Livingston ....	Insurance .....	1886	186
Monroe, A. R. ....	The worth of the special agent .....	1903	101
Moody, L. D. ....	Fire departments and water supply .....	1882	155
Mooney, J. W. ....	Fire insurance—its jurisprudence and development .....	1910	73
Moore, Hon. W. L. ....	Wind storms and tornado frequency .....	1896	69
Morse, Daniel ....	Chimneys and fuel .....	1878	145
Mowry, Geo. A. ....	Overlooked hazards .....	1905	149
Mulliken, A. H. ....	Practical illustration of the use of acetylene .....	1897	142
Mullins, C. F. ....	The compact system .....	1883	49
" " " ....	The uses of the underwriters' associations .....	1897	115
Munson, E. A. ....	The relation of the local agent to the moral hazard .....	1888	91

## 185

Digitized by Google

AUTHOR	TITLE	YEAR	PAGE
Shaw, Capt. Eyre M. ....	Fire departments and water supply .....	1882	158
Sheldon, Chas. E. ....	Fire insurance—our profession (ANNUAL ADDRESS) .....	1909	46
Sheldon, Geo. P. ....	ANNUAL ADDRESS .....	1890	32
Silkworth, C. H. ....	Relation of the special to the local agent .....	1906	75
Singleton, J. P. ....	Insurance in the courts .....	1888	151
Small, A. R. ....	Underwriters' laboratories—Its work in the field .....	1914	58
Smith, Thos. H. ....	Reminiscences .....	1890	49
" " ....	Ye special agent .....	1882	195
Snyder, Frank G. ....	Our responsibilities .....	1913	89
Southwick, S. H. ....	Cash value to insurance companies of hand shaking .....	1892	31
Spalding, A. W. ....	Depreciation to buildings .....	1879	124
Stafford, J. F. ....	The bright side .....	1901	71
Stephenson, H. W. ....	Agency appointment .....	1911	135
Stevens, W. H. ....	The new learning .....	1904	71
Stewart, F. J. T. ....	The economics of fire prevention .....	1916	99
Stockdell, H. C. ....	Tariff and non-tariff companies: Shall there be separation in agencies? .....	1894	31
Stuart, Henry Clay ....	Is the special agent responsible? .....	1893	166
Stubbs, H. L. ....	On the outside looking in .....	1912	110
Swenie, David J. ....	High buildings: their internal and external hazard from fire .....	1892	50
Tapping, E. J. ....	Local agents' influence in fire underwriting .....	1906	100
Tawney, Hon. J. A. ....	The Panama Canal .....	1908	88
"Thersites" (pseud.) see Johnson, Ernest C.			
Thompson, Col. Clifford	ANNUAL ADDRESS .....	1882	47
Thompson, F. A. ....	Depreciation .....	1896	158
Tobin, Prof. T. W. ....	Explosive properties of fine dust, The .....	1882	92
Townley, W. R. ....	Gold bricks in fire insurance .....	1898	32
Trewin, Hon. Jas. H. ....	Radical insurance legislation .....	1902	78
Vance, J. P. ....	Fire departments and water supply .....	1878	44
Van Dyke, W. D. ....	Fire insurance in its relation to the public .....	1898	49
Van Valkenburg, M. W. ....	Are we drifting? If so, whither? .....	1896	98
Vernor, Frank A. ....	The underwriter: His evolution, enemies and duties .....	1902	37
Vore, M. P. ....	The special agent—past, present and future .....	1903	106
Vorys, Hon. A. I. ....	Policy holder, the company, the department and the law (ANNUAL ADDRESS) .....	1907	33
Wachenheimer, Jacob ....	The local agent's standpoint .....	1901	51
Walford, Cornelius ....	Modern practice of fire underwriting (The) .....	1879	158
" " ....	Some facts and considerations regarding the origin of "valued" fire insurance policies of the U. S. ....	1880	26
Walker, H. H. ....	Practical use of professional standards .....	1888	53
Walker, H. H. ....	The omnibus .....	1879	97
Warren, Eugene ....	The hidden force .....	1912	66
Washburn, John H. ....	Fire insurance: a few words on its present condition (ANNUAL ADDRESS) .....	1888	127
" " ....	Underwriters' problem (ANNUAL ADDRESS) .....	1903	25
Waterworth, Jas. A. ....	Some conditions of fire underwriting in an anti-compact state .....	1903	93
Waters, A. J. ....	Adjustment of fire losses on buildings .....	1878	81
" " ....	Best system of supervision .....	1880	177
" " ....	Iron workers of America, The .....	1880	90
" " ....	Machinery in special hazards, cost and depreciation .....	1879	16
" " ....	The special agent; his duties, methods of performing them and what he should be .....	1881	162
Webster, Franklin ....	Criminal fires in the United States .....	1887	91
" " ....	Peril and defense .....	1906	63
" " ....	The fire fiend and his lurking places .....	1893	173

AUTHOR	TITLE	YEAR	PAGE
Wentworth, Franklin H.	Significance of the fire waste.....	1910	97
"	Municipal control of electrical hazards .....	1898	139
West, B. L. ....	How it looks to a field man.....	1902	55
West, Byron D. ....	Random criticisms and practical remedies .....	1889	66
Wheeler, Harry A. ....	Conservation of the food supply.....	1917	29
Whitcomb, Chas. W. ....	Official fire inquests .....	1895	99
White, Peter .....	Not insurance .....	1893	81
Whitehead, Jas. M. ....	Curiosities of our profession .....	1889	92
Whiting, Chas. B. ....	Something that looks like the philosophers stone .....	1888	23
Whiting, Jno. E. ....	Compact system (The) .....	1888	157
Whitney, Frank H. ....	Loyalty and co-operation .....	1897	63
Whittemore, B. B. ....	Ethics of underwriting .....	1893	54
Whittemore, Chas. L. ....	ANNUAL ADDRESS.....	1893	18
"	Benefits of local boards and compacts to insurers and insured....	1887	199
Wilder, D. W. ....	Random remarks on fire insurance .....	1891	129
Williams, Abram .....	ANNUAL ADDRESS.....	1892	20
"	Relation of the public to fire insurance.....	1885	138
Williams, Fred W. ....	Theory vs. practice.....	1901	38
Williams, Sylvester G. ....	Paul vs. Virginia .....	1891	137
Williams, Walter .....	Prosperity and its evils .....	1902	65
Wilson, Hon. Herbert M. ....	Waste and conservation of our structural mineral resources.....	1909	120
Wilson, Jno. O. ....	Birth and progress of our association and the results achieved by it .....	1896	165
"	Chapter on rates .....	1879	36
"	Legislation to prevent incendiarism .....	1877	96
Winship, Hon. Jno. T. ....	Supervision of fire insurance by the states .....	1916	90
Wood, H. N. ....	Idiosyncrasies of fire insurance.....	1900	53
Woodbury, Cyrus .....	A present duty of the special agent.....	1899	72
Woodworth, C. H. ....	The opportunity and the responsibility .....	1899	27
Yates, Hon. Edw. E. ....	In Missouri .....	1902	105



**DIRECTORY OF MEMBERSHIP**  
**1917-1918**





# DIRECTORY OF MEMBERSHIP

Names of Life Members are Printed in Small Capitals

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Abbey, W. F.	07	Decorah, Iowa,	State Agent,	Buffalo Ins. Co.
Achenbach, W. N.,	16	601-2 Fidelity Trust Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Insurance Co.
Adams, John B.	09	100 Griswold, St., Detroit, Mich.,	State Agent,	Caledonian Insurance Co.
*AFFELD, CHAS. E.	79	1717 Insurance Ex., Chicago,	Local Agent.	
Ahmanson, W. H.	11	Omaha, Neb.,	Assistant Manager,	Columbia Fire Underwriters of Omaha.
Air, Robt. D.	03	N. Y. Life Bldg., Kansas City.	State Agent,	Fidelity-Phenix Fire Ins. Co.
Alair, W. E.	17	Fargo, N. D.,	Special Agent,	Northern Assurance Co.
Albright, W. G.	03	Insurance Ex., Chicago, Ill.	Supt. of Agencies,	Connecticut Fire Ins. Co.
Allan, Chas. B.	12	606 Waldheim Bldg., Kansas City, Mo.,	State Agent,	Boston Fire Ins. Co.
Allen, Chas. L.	11	39 So. LaSalle St., Chicago,	Adjuster,	Western Adj. Co.
Allhouse, Chester	10	203 Breitmeyer Bldg., Detroit, Mich.,	Special Agent,	Hanover Fire Insurance Co.
*ALVIERSON, H. C.	72	Des Moines, Iowa.		
Alsen, Carl A.	03	160 W. Jackson Blvd., Chicago,	Inspector,	Royal Insurance Co.
Anderson, Chas. H.	97	217 So. 6th St., Hannibal, Mo.,	Special Agent,	Northern Assurance Co.
Anderson, Wm. C.	12	1051 Insurance Ex., Chicago,	Secretary,	Federal Union Ins. Co.
*ANDREWS, C. L.	91	Detroit, Mich.,	Vice-President,	Detroit F. & M. Ins. Co.
Andrews, D. W.	94	Grand Haven, Mich.,	State Agent,	Fireman's Fund Insurance Co.
Andrews, Fred. W.	07	95 Shelby St., Detroit, Mich.		
*ANDRUS, S. D.	85-92-97	Detroit, Mich.,	Managing Underwriter,	Interstate Fire Ins. Co. of Detroit.
Ankenbauer, John F.	15	1304 First National Bank Bldg., Cincinnati, Ohio,	Manager,	Fire Underwriters Club.
Archbold, W. H.	10	Lumbermen's Ex., Chicago,		
Arens, Geo. A.	04	76 W. Monroe St., Chicago,	Special Agent,	Ins. Co. of North America.
Arimond, E. J.	08	Campbellsport, Wis.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Atkinson, S. W.	11	Lawrence, Kan.,	State Agent,	Connecticut Fire Insurance Co.
Atwater, Walter E.	99	24 Insurance Exchange, Milwaukee, Wis.,	Special Agent,	Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
*ATWOOD, H. F.	79	170 Seneca Parkway, Rochester, N. Y.,	Retired.	
Auerbach, B.	94	1523 Insurance Ex., Chicago.	General Agent,	Herrick & Auerbach, General Agents.
Bailey, Chas. L.	15	Boston Bldg., Denver, Colo.,	Special Agent,	Queen Insurance Co. of America.
*BAILEY, GEO. A.	92	Aetna Bldg., Topeka, Kan.,	General Agent,	Firemen's Ins. Co., Newark, N. J.
Bailey, J. W.	94	417 Tabor Opera House Bld., Denver, Colo.,	State Agent,	Fidelity-Phenix Fire Ins. Co., N. Y.
Bailey, O. M.	98	1535 Ins. Exch., Chicago,	Special Agent,	c/o Critchell, Miller, Whitney & Barbour
Baker, A. D.	11	Lansing, Mich.,	Secretary,	Michigan Commercial Insurance Co.
Ball, Geo. H.	02	95 Shelby St., Detroit, Mich.,	Special Agent,	Detroit F. & M. Ins. Co.
Bament, W. N.	94	New York City,	General Adjuster,	Home Ins. Co., N. Y.
Bandelin, O. A.	15	1136 1st National Bank Bldg. Milwaukee, Wis.,	Special Agent,	Hanover Fire Ins. Co.
Banta, Mark	08	1503 Clermont St., Antigo, Wis.,	Special Agent,	Westchester Fire Ins. Co.
†Barbee, Thos. A.	13	Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Barber, Chas. R.	05	Free Press Bldg., Detroit.		
*BARNARD, C. F.	92	501 Plain Dealer Bldg., Cleveland, Ohio,	Manager,	Western Adj. & Insp'n Co.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Barnes, Fred B.	98	7 Washington St., Box 191, Oshkosh, Wis.,	State Agent,	North British & Mercantile Ins. Co.
Barnum Raynolds	00	504-5 Waldheim Bldg., Kansas City, Mo.,	Special Agent,	Ohio Farmers Ins. Co.
Barr, H. L.	14	Columbus, O.	Special Agent,	Insurance Company of North America.
Barrett, D. P.	99	Box 74, Indianapolis, Ind.,	Special Agent,	Niagara Fire Insurance Co.
Barrett, C. W.	13	Spencer, Iowa,	Special Agent,	Hanover Fire Insurance Co.
*BARRY, CHAS. H.	81	Philadelphia, Pa.,	President,	Pennsylvania Fire Ins. Co.
Basse, E. O.	06	505 Mitchell Bldg., Milwaukee, Wis.,	State Agent,	German American Ins. Co., New York.
Bassett, Neal	01	137 So. La Salle St., Chicago	Vice-President,	Firemen's Ins. Co., Newark.
Bassett, W. T.	13	137 So. La Salle St., Chicago,	Assistant Manager,	Firemen's Insurance Co. Newark.
Batchelder, G. H.	96	1435 Ins. Ex., Chicago,	Manager,	Penn. Fire Ins. Co.
Bates, Chas. G.	14	1122 Plymouth Bldg., Minne- apolis, Minn.,	State Agent,	American Central.
Battershill, John	15	Topeka, Kan.,	Special Agent,	Continental Fire Ins. Co. of N. Y.
Bauch, J. C.	12	1403 24th St., Des Moines, Ia.	Special Agent,	Iowa Manufacturers Ins. Co.
Baude A.	11	4301 Holmes St., Kansas City, Mo.,	Special Agent,	Queen Insurance Co.
Bauer, John	16	137 S. LaSalle St., Chicago,	Special Agent,	Fidelity Phenix Ins. Co.
Baumann, W. A.	07	Winona, Minn.,	State Agent,	Michigan Commercial Ins. Co.
Bawden, E. T.	99	Davenport, Ia.,	Adjuster,	Western Adjustment & Insp. Co.
Bawden, J. A.	07	Lemcke Annex, Indianapolis, Ind.,	Special Agent,	National of Hartford.
Bayliss, W. G.	15	Columbus, Ohio,	Inspector Improved Risk Dept.,	Ohio Inspection Bureau.
Beck, H. M.	09	Kearns Bldg., Salt Lake City.	Manager,	Pacific Coast Adjust. Bureau.
Beck, Joseph W.	08	56 Riehton Ave., Detroit, Mich.,	Special Agent,	Northern Insurance Co., N. Y.
Beggs, Will J.	10	Chamber of Comm., Cleveland, O.	Secretary,	Cleveland Fire Ins. Exchange.
Beeson, A. G.	00	Omaha, Neb.,	Publisher,	Nebraska Inspection Bureau.
Belcher, Rudolph	17	1029 Ins. Exch. Bldg., Chicago,	Special Agent,	Conference Comm.
Bell, G. H.	95	Insurance Ex., Chicago,	Assistant Manager,	National Fire of Hartford.
Benallack, Wm. T.	99-02-04	Detroit, Mich.,	Gen. Agent,	Michigan F. & M. Ins. Co.
Benedict, H. O.	97	Pierce Bldg., St. Louis, Mo.	Adjuster.	
*BENNETT, H.	86	Cedar Rapids, Iowa,	Inspector.	
Bennett, R. M.	96	Box 1072, New York, N. Y.,	Executive Asst.,	New York Underwriters' Agency.
Bennett, Wm. L.	98	39 So. La Salle St., Chicago,	Mgr. Cook Co. Dept.,	Hartford Fire Ins. Co.
Benson, M. V. B.	14	Amer. Trust Bldg., 17th & Lawrence Sts., Denver,	State Agent and Adjuster	Insurance Co. of North America.
Benton, W. P.	92-95-03	410 Amer. Cent. Life Bldg., Indianapolis, Ind.,	State Agent,	Sun Insurance Office.
Berry, N. B.	11	1503 Merchants Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Insurance Co.
Bingham, H. C.	17	1219 First Nat. Bank Bldg., Cincinnati, O.,	Special Agent,	Atlas Assurance Co.
*BLACKWELDER, I. S.	72	1029 Ins. Exch., Chicago,	Asst. Secretary,	Western Union.
Blauvelt, Albert	94	1046 Insurance Ex., Chicago,	Associate Manager,	Western Factory Ass'n.
Blinn, H. A.	17	701 Jackson St., Topeka, Kan.	Inspector,	Kansas Inspn. & Fire Prevention Office.
Bliven, Edward	86-89-06	Detroit, Mich.,	Local Agent,	
*BLIVEN, WAITE	90	Philadelphia, Pa.,	Vice-President,	Ins. Co., State of Pa., Phila.
Blodgett, Wm. A.	06	New York, N. Y., c/o Fred S. James & Co.,		
*BLOOM, NELSON A.	88	Detroit, Mich.,	State Agent,	Continental Ins. Co.
*BLOSSOM, GEO. W.	89	Insurance Ex., Chicago,	Manager,	Fred S. James & Co.
Bobb, Bert C.	11	Decatur, Ill.,	Special Agent,	Niagara Fire & Detroit Underwriters.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Bohen, John	10	Freeport, Ill.,	Special Agent,	Milwaukee Mechanics Ins. Co.
Bolling, A. F.	17	610 Columbia Bldg., Louisville, Ky.,	Adjuster.	
*BONAR, L. J.	74-77: 88-91:96	101 Bird Bldg., Mansfield, O.,	State Agent,	Ins. Co. of North America.
Boning, Herbert E.	96	1316 1st Nat. Bank Bldg., Cincinnati, O.,	State Agent,	Mil. Mechanics Ins. Co.
Boorn, W. C.	98	39 So. La Salle St., Chicago,	Ass't Gen'l Agent,	Hartford Fire Ins. Co.
Bort, L. W.	00	Beloit, Wis.,	Adjuster.	
Boss, T. B.	17	1565 Broad St., Hartford, Conn.	Treasurer,	Rossia Insurance Co.
Bowe, Ernest C.	17	925 N. Y. Life Bldg., Minneapolis, Minn.,	State Agent,	Springfield Fire & Marine Ins. Co.
Bowers, F. W.	94-95:97	Hartford, Conn.,	Secretary,	Connecticut Fire Ins. Co.
Boy, Horace W.	04	Murphy Bldg., Newcastle, Ind.	State Agent,	Royal Ins. Co.
Braniff, Thomas E.	09	Oklahoma City, Okla.,	General Agent.	
*BRANT, J. A.	86	Minneapolis, Minn.,	Inspector.	
Braun, Wm. F.	02-06:10	Lawrenceburg, Ind.,	Broker,	
Bray, C. O.	15	Bloomington, Ill.,	Special Agent,	Home Ins. Co.
Brinsmaid, J. B.	12	Aetna Bldg., Topeka, Kans.,	Special Agent,	Firemen's Ins. Co. of Newark.
Broe, Wm. M.	15	Sharp Bldg. St. Louis, Mo.,	Special Agent,	Continental Ins. Co.
Bromley, W. H.	13	118 N. Delaware St., Indianapolis, Ind.,	Special Agent,	Northw. National Ins. Co. of Milwaukee.
Brooks, Herbert M.	08	324 Bushnell Bldg., Sp'gfield, O.,	Special Agent,	National Liberty Fire Insurance Co.
Brooks, John W.	03	Montauk Club, Brooklyn, N.Y.	Adjuster.	
Brough, Charles	15	626 Security Bldg., Minneapolis, Minn.,	Special Agent,	Hamburg-Bremen Ins. Co.
Brown, Grant R.	97	Great Falls, Mont.,	State Agent,	L. & L. & G. Ins. Co.
Brown, James B., Jr.	09	1732 Welton St., Denver, Colo.	Special Agent,	Sun Insurance Office.
Brown, John R.	07	3069 Pabst Bldg., Milwaukee, Wis.,	Special Agent,	Providence Washington Ins. Co.
†Brown, Marland E.	14	336 Paulton Bldg., Sioux Falls, S. D.,	Special Agent,	Hartford Fire Insurance Co.
Brown, Martin	11	Jackson, Mich.,	Special Agent,	Commercial Union Assur. Co.
Brown, Wm. C.	96	Pierce Bldg., St. Louis, Mo.,	Special Agent,	Pennsylvania Fire Ins. Co.
Bruen, Robt. L.	12	943 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	British America Assurance Co.
Buck, Randolph	03	1064 Ins. Ex., Chicago, Ill.,	Special Agent,	Western Assurance Co.
Buckman, Fred D.	11	902-39 S. LaSalle St., Chicago.	Special Agent,	Western Fac. Assn.
Buckman, Royal A.	06	160 W. Jackson Blvd., Chicago	Special Agent,	London & Lancashire Insurance Co.
Burke, F. H.	97	941 Ins. Exch., Chicago,	Automobile Supt.,	Royal Insurance Co.
Burke, Geo. J.	11	Indianapolis, Ind.,	Assistant Manager,	Fire Association.
Burleigh, W. C.	03	Minneapolis, Minn.,	State Agent,	Scottish Union & National Ins. Co.
Burrous, Herbert V.,	17	Ins. Exch. Bldg., Chicago,	Adjuster,	Western Adj't. & Inspection Co.
Bush, J. B.	96	801 Sharp Bldg., Kansas City, Mo.,	Western Manager,	Starkweather & Shepley.
Buswell, F. C.	04	New York, N. Y.,	Special Agent,	Niagara Fire Ins. Co.
Butts, Chas. F.	11	944 Plymouth Bldg., Minneapolis, Minn.,	Vice-President,	Home Ins. Co.
			Special Agent,	Providence Washington Ins. Co.
Cadman, P. W.	04	160 W. Jackson Blvd., Chicago,	Sup't of Agencies,	Royal Ins. Co.
Caldwell, Charles	06	Lincoln, Neb.,	State Agent,	Liverpool & London & Globe Ins. Co.
Caldwell, Homer	16	Peoria, Ill.,	State Agent,	Springfield F. & M. Ins. Co.
Caldwell, J. T.	00	1331 Insurance Ex., Chicago,	General Agent,	Millers National Ins. Co.
Calhoun, W. B.	04	Milwaukee, Wis.,	State Agent,	Insurance Co. of North America.
*CALLEY, E. J.	90	1609 Ins. Exch., Chicago,		London Assur. Co.
Cameron, P. F.	06	1337 Insurance Ex., Chicago,	Local Agent.	
Campbell, Geo. B.	14	Paulton Bldg., Sioux Falls, S.D.,	State Agent,	Liverpool & London & Globe Ins. Co.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Campbell, Robt. J.	14	214 Hall St., Kans. City, Mo.,	Special Agent,	National Fire Insurance Co.
Campbell Wayland E.	17	701 Jackson St., Topeka, Kan.,	Assistant Manager,	Kansas Inspection & Fire Prev. Office
Cargill, Frank G.	11	2113 Insurance Ex., Chicago,	Special Agent,	Commonwealth Insurance Co.
*CARLISLE, E. G.	92	134 S. La Salle St., Chicago,	Assistant Manager,	Springfield F. & M. Ins. Co.
Carlisle, Henry W.	94	2037 Insurance Ex., Chicago,		Marsh & McLennan.
Carmichael, H. M.	13	Ins. Exch., Chicago,	Assistant Manager,	Western Sp. Risk Assn.
Carpenter, Benj. C.	17	1st Nat. Bank Bldg.,		
		Milwaukee, Wis.,	Special Agent,	New York Underwriters.
Carpenter, J. D.	96	204 Des Moines Bldg.,		
		Des Moines, Ia.,	State Agent,	Queen Ins. Co.
Carr, J. H.	97	39 So. La Salle St., Chicago,	General Agent,	Hartford Fire Ins. Co.
Carson, A. S.	15	160 W. Jackson Boul., Chicago,	Special Agent,	Royal Ins. Co.
Carter, Chas. M.	07	1st Nat. Bank Bldg., Milwau-		
		kee, Wis.,	State Agent,	Hanover Fire Ins. Co.
Carter, Edwin J.	16	1841 Grasmere St., Cleveland, O.	Special Agent,	Reliance Insurance Co.
Cartwright, C. W.	04	215 N. Y. Life Bldg.,		
		Minneapolis, Minn.,	Special Agent,	Northern Assurance Co.
Carvalho, Bertram N.	16	Hartford Conn.,	Secretary,	Rossia Insurance Co.
Casper, H. G.	07	76 W. Monroe St., Chicago,	State Agent,	German American Insurance Co.
Casper, Wm. H.	09	38 University Bldg.,		Western Adjustment and Inspection Co
		Milwaukee, Wis.,	Adjuster,	of Chicago.
Cassell, J. Lewis	13	941 Insurance Ex., Chicago,	Special Agent,	Fire Ass'n of Philadelphia.
Cate, Lester E.	06	St. Louis, Mo.,		
*CATE, S. E.	87	1053 Pierce Bldg.,		
		St. Louis, Mo.,	State Agent,	North British & Mercantile Ins. Co.
Cavanaugh, Glenn L.	17	39 So. La Salle St., Chicago,	Gen. Supt. Hail Dept.,	Western Adjustment & Inspn. Co.
Cavanagh, W. A.	90	39 So. La Salle St., Chicago,	Special Agent,	London & Lancashire Fire Ins. Co.
				Orient Ins. Co.
*CHAMBERLIN, W. O.	91	Plymouth Bldg.,		Commercial Union Assurance Co., Ltd.
		Minneapolis, Minn.,	Special Agent,	Palatine Ins. Co., Ltd.
Champlin, Fred. M.	01	Grand Rapids, Mich.,	Adjuster.	c/o Nat'l Ins. Co., Hartford.
Champlin, Richard J.	11	Ins. Ex., Chicago, Ill.,		
Chapin, Orne W.	08	10 Arlington Blk.,		
		Omaha, Neb.,	Special Agent,	Sun Insurance Office.
*CHAPMAN, W. A.	88	39 S. LaSalle St., Chicago, Ill.	Assistant Manager,	Fireman's Fund Ins. Co.
Chariton, Glenn E.	16	623 Colorado Bldg., Denver,	Special Agent,	Phenix of London.
Charlton, Thos. F.	15	Merchants National Bank		
		Bldg., St. Paul, Minn.,	Manager,	Western Adjustment and Inspection Co.
Chase, Frank S.	09	Bloomington, Ill.,	Special Agent,	New Hampshire Fire Ins. Co.
Chase, J. C.	17	Pierce Bldg., St. Louis, Mo.,	Special Agent,	Sun Insurance Office.
Chittenden, Jas. E.	13	Todd Bldg., Louisville, Ky.,	State Agent,	Philadelphia Underwriters.
Chrissinger, H. B.,	17	108 So. La Salle St., Chicago,	Chief Inspector,	National Inspn. Co.
Christ, Aug. H.	17	205 Bryant Bldg.,		
		Kansas City, Mo.,	State Agent,	National Liberty Fire Ins. Co.
Chubb, William	97	Philadelphia, Pa.,	President,	Reliance Ins. Co.
Church, F. E.	16	505 First Nat.-Soo Line Bldg.,		
		Minneapolis, Minn.,	State Agent,	National Union Fire Insurance Co.
Clancey, H. C.	15	1406 Farnum St., Omaha, Neb.,	Manager,	National Security Fire Ins. Co.
Clark, C. C.	08	1821 Insurance Ex., Chicago,	West General Agent,	Buckeye National Fire Ins. Co.
Clark, Herbert A.	14	160 W. Jackson Blvd., Chicago,	Assistant Manager,	National Liberty Fire Insurance Co.
Clark, Junius M.	14	1050 Ins. Exch., Chicago,	State Agent,	Michigan F. & M.
Clark, Louis N.	16	N. Y. Life Bldg., Chicago, Ill.	Special Agent,	London & Lancashire Insurance Co.
Clark, Montgomery	05	1105 Ins. Exch., Chicago, Ill.,	Assistant Manager,	Hanover Fire Ins. Co.
*CLARKSON, H.	75	Topeka, Kan.,	Manager,	Advisory Rate and Map Bureau.
Claussen, Carl	06	Chicago, Ill.,	Asst. Agency Supt.,	London & Lancashire & Orient Ins. Cos.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Clayton, H. W.	02	Troy, Ohio,	State Agent,	National Liberty Fire Ins. Co., N. Y.
Clemons, W. H.	97	137 So. La Salle St., Chicago,	Gen. Adjuster,	Fidelity-Phenix Fire Insurance Co.
Cleveland, Geo. W.	03	510 Farwell Bldg., Detroit,	Manager,	Michigan Inspection Bureau.
Clinton, J. H.	12	206 Hartman Bldg., Columbus,	Special Agent,	Liverpool & London & Globe Ins. Co.
*CLOTHIER, A. A.	09	323 Plymouth Bldg., [O.] Minneapolis, Minn.,	State Agent,	Firemen's Ins. Co., Newark, N. J.
Cloud, Jos. A.	01	1st Nat. Bank Bldg., Cincinnati, O.,	Special Agent,	Phoenix Assurance Co.
*CLOUGH, ALLEN E.	92	123 William St., New York,	Secretary Com. on Losses and Adjustments,	Pelican Assurance Co.
Coates, Chas. H.	14	160 W. Jackson Boul., Chgo.,	Manager,	New York Board of Underwriters.
Cochran, J. W.	14	Insurance Exchange, Chicago,	Manager,	National Liberty Fire Insurance Co.
Cochran, Samuel P.	03	Dallas, Texas,	General Agent,	Fire Assn. Tresavant & Cochran.
Cole, A. M.	09	Alliance, Ohio,	Special Agent,	Palatine Insurance Co., Ltd., London. Commercial Union Assurance Co., Ltd.
Cole, Elmer E., Jr.	15	Oshkosh, Wis.,	Special Agent,	National Union of Pittsburg.
Coleman, Geo. H.	06	160 W. Jackson Boul., Chicago,	Special Agent,	Royal Insurance Co.
Collins, B. F.	13	1507 Waldheim Bldg., Kansas City, Mo.,	Adjuster,	c/o C. W. Crossan.
Collins, C. F.	11	Kansas City, Mo.,	State Agent,	Aetna Insurance Co.
Collins, C. T.	09	San Francisco, Cal.	Special Agent,	Fidelity-Phenix Ins. Co.
Collins, S. T.	09	1353 Insurance Ex., Chicago,	Manager,	Providence Washington Ins. Co.
Collins, U. S.	03	Ins. Ex. Bldg., Chicago, Ill.		
Colson, H. W.	95	Forum Bldg., Sacramento, Cal.	Manager,	Capital Fire Insurance Co.
Colvin, Chas. A.	08	Sherlock Bldg., Portland, Ore.,	Sup't of Agency,	c/o Conroy & Olds Gen'l Agency.
†Conick, H. C.	15	Minneapolis, Minn.		c/o C. W. Sexton & Co.
Cook, Fred L.	06	Moffat Bldg., Detroit, Mich.,	Special Agent,	Standard of Hartford.
Corbet, J. C.	94	Monadnock Bldg., Chicago, Ill.	Manager,	Northern Assurance Co.
Cormany, Chas. E.	10	101 Free Press Bldg., Milwaukee, Wis.,	State Agent,	Scottish Union Ins. Co.
Cornell, F. H.	15	137 S. LaSalle St., Chicago, Ill.,	Asst. Sec'y, Farm. Dept.,	Home Ins. Co.
*CORNELL, H. F.	84-87:90	52 Palmer Ave., East, Detroit, Mich.		
Corry, C. B.	01	Park Bldg., Cleveland, O.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Cowan, Chas. H.	16	Oklahoma City, Okla.,	State Agent,	Hanover Fire Insurance Co.
Cowles, B. K., Jr.	02	906 N. Y. Life Bldg., Minneapolis, Minn.,	State Agent,	Phoenix of Hartford.
Crane, Doman W.	17	615 Hartman Bldg., Columbus, Ohio.		
Crawford, E. K.	09	Rockford, Ill.,	Assistant Manager,	Security Ins. Co., New Haven, Conn. Reliance Ins. Co.
Criley, John R.	16	Champaign, Ill.,	Special Agent,	Northwestern Underwriters Agency.
Cromer, John B.	00	2041 N. Ala. St., Indianapolis, Ind.,	State Agent,	Home Ins. Co., N. Y.
*CROSBLEY, GEO. R.	91	Free Press Bldg., Milwaukee, Wis.,	Special Agent,	British America Assurance Co. Western Assurance Co.
Crossan, C. W.	08	535 Reserve Bk. Bldg., Kansas City, Mo.,	Adjuster.	
Crowell, H. W.	04	721 Chamber of Commerce, Detroit, Mich.,	Special Agent,	London Assurance Corporation.
Cummings, Chas. A.	08	Peoria, Ill.,	Special Agent,	Michigan F. & M. Ins. Co.
*CUNNINGHAM, J. L.	78	Glens Falls, N. Y.,	President,	Glens Falls Ins. Co.
Curtin, Jos. F.	13	Detroit, Mich.,	Special Agent,	Detroit F. & M. Ins. Co.
Curtis, Chas. E.	97	2nd Nat. Bank Bldg., Toledo, Ohio,	Adjuster.	
Cypreansen, S.	11	1644 "B" St., Lincoln, Neb.,	Special Agent,	Providence Washington Ins. Co.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Dafoc, C. A.	17	515 Dime Bank Bldg., Detroit,	Special Agent,	Providence Washington Ins. Co.
Dale, John F.	96	Omaha, Neb.,	State Agent,	Phoenix Ins. Co. of Hartford.
Dale, Louis R.	12	705 Dime Bank Bldg., Detroit, Mich.,	State Agent,	Aetna Insurance Co.
*DALLAS, W. I.	87	1320 Farnum Bldg., Omaha, Neb.,	Special Agent,	Phoenix Assurance Co.
Dalton, Henry L.	06	Chicago, Ill.,	Supervising Underwriter,	Pelican Assurance Co.
Damkoehler, Frank	07	Milwaukee, Wis.,	Secretary,	Royal Insurance Co.
†Danek, O. L.	16	Fargo, N. D.,	Special Agent,	Concordia Insurance Co.
Daniel, Lewis F.	96-01:04	Minneapolis, Minn.,	Special Agent,	Fidelity-Phenix Insurance Co.
*DANIEL, T. R.	82	1821 Wilson Ave., South Pasadena, Cal.		Scottish Union & Nat. Ins. Co.
Daniel, Wm. C.	93	Col. Sav. & Trust Bldg., Columbus, Ohio,	Special Agent, Adjuster.	Northern Assurance Co.
*DANIELS, W. H.	91	1216 Ins. Exch., Chicago,		
*DARGAN, J. T.	79	Tampa, Fla.		
Darlington, Hart	87-88:00	P.O. Box 2129, N. Y. City,	Asst. U. S. Manager,	Phoenix of England.
Davidson, H. A.	16	101 Phoenix Bldg., Minneapolis, Minn.,	State Agent,	Sun Insurance Office.
Davidson, M. S.,	17	39 So. La Salle St., Chicago, Ill.	General Inspector,	Hartford Ins. Co.
*DAVIES, JOHN E.	89	1837 Insurance Ex., Chicago,	Agency Superintendent,	Aetna Insurance Co.
Davis, Arthur B.	09	Plymouth Bldg., Minneapolis, Minn.,	State Agent,	Aetna Ins. Co.
Davis, Arthur J.	13	2033 Insurance Ex., Chicago,	General Agent,	Arizona Fire Insurance Co.
Davis, Chas. W.	07	2119 Insurance Ex., Chicago,	Special Agent,	Ohio Farmers Insurance Co.
Davis, Edw. A.	11	111 4th St., Minneapolis,	State Agent,	Security of New Haven.
Davis, George P.	08	76 William St., New York,	Asst General Agent,	North British & Mercantile Ins. Co.
Davis, John R.	14	615 Colo. Sav. Tr. Bldg., Columbus, Ohio,	Special Agent,	Alliance Ins. Co., Philadelphia.
Davis, O. J.	15	Manhattan Bldg., Des Moines, Ia.,	State Agent,	Home Ins. Co.
Davis, Rodney	09	Camden, N. J.,	General Agent,	Camden Fire Ins. Co.
Davy, Jno.	14	711 Citizens Bldg., Cleveland,	Special Agent,	Western Assur. Co. & British Assur. Co.
Day, L. S.	04	822 Gas & Electric Light Bldg., Denver, Colo.,	State Agent,	Continental Ins. Co.
De Clercq, Raphael	14	Ins. Exchange, Chicago,	Cook Co. Special Agent,	Queen Insurance Co.
De Crof, E. W.	09	Kansas City, Mo.,	State Agent,	Fire Association of Philadelphia, Pa.
De Mott, Howard	98	76 William St., New York, N. Y.,	Manager,	Reinsurance Bureau.
*DE ROODE, HOLGER	80	1725 Insurance Ex., Chicago,	Local Agent.	
De Vries, Gerard H.	17	1454 Pierce Bldg., St. Louis,	Special Agent,	New York Underwriters Agency.
De Witt, Carroll L.	94	Hippodrome Bldg., Cleveland, O.	Field Representative,	Fred S. James & Co., N. Y.
Dean, A. F.	82-84:97	134 So. La Salle St., Chicago,	Manager,	Springfield F. & M. Ins. Co.
Deans, Wm.	00	411 Sansome St., San Francisco, Cal.,	General Agent,	Hanover Fire Ins. Co.
Deatrick, C. T.	02	Columbus, Ohio,	State Agent,	Home Insurance Co. of N. Y.
†Deatrick, C. T., Jr.	15	604 New Hayden Bldg., Columbus, Ohio,	Special Agent,	Home Ins. Co.
Deatrick, Robt. S.	09	Columbus, O.	Special Agent,	Svea Insurance Co.
Deiber, Jno. F.	15	R. A. Long Bldg., Kansas City, Mo.,	Special Agent,	Hartford Fire Ins. Co.
Dela Hunt, Frank G.	15	720 Racine St., Milwaukee, Wis.,	Special Agent,	Northern Insurance Co. of N. Y.
Delmege, Geo. J.	17	Victoria Hotel, Des Moines,	President,	Central National Fire Ins. Co.
Dickerson, F. E.	16	701 Jackson St., Topeka, Kan.	State Agent,	Pennsylvania Fire.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Diebold, Geo.	03	1st Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	National Union Fire Ins. Co., Pa.
Diefenbach, Jos. A.	14	Dwight, Ill.,	Special Agent,	Glens Falls Insurance Co.
Diggins, A. B.	99	215 Holland Bldg., Springfield, Mo.	Special Agent,	Fireman's Fund Ins. Co.
Dillon, A. J.	01	Rochester, Ind.,	State Agent,	Continental Ins. Co., N. Y.
Dixon, Guy E.	16	420 Landers Bldg., Springfield, Mo.,	Special Agent,	German-American Insurance Co.
Dodd, George W.	08	102 Boston Bldg., Denver, Col.	Special Agent,	National Fire Ins. Co.
Doling, O. W.	14	Topeka, Kans.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Domka, Fred J.	15	Nat. City Bank Bldg., Mankato, Minn.,	Special Agent,	Continental Fire Ins. Co.
Donica, J. F.	09	Des Moines, Ia.,	State Agent,	Continental Fire Ins. Co. of N. Y.
Doten, Harry B.	09	Insurance Ex., Chicago,	State Agent,	City of New York
Dox, Chas. E.	00	39 So. La Salle St., Chicago,	Manager,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Doyle, C. J.	17	1503 Wiggins Ave., Springfield, Ill.,	Attorney,	Nat'l Board of Fire Underwriters.
Drake, Wm. R.	11	Columbus, O.,	State Agent,	Concordia Fire Ins. Co.
Dreih, John	07	1466 Insurance Ex., Chicago,	Adjuster,	Wagner & Glidden.
Drumm, W. I.	94	Topeka, Kan.,	Special Agent,	German American Ins. Co.
Duffey, B. T.	00	Plain Dealer Bldg., Cleveland.	State Agent,	Royal Insurance Co.
Dugan, A. G.	04	39 So. La Salle St., Chicago,	General Agent,	Hartford Fire Insurance Co.
Dulaney, J. C.	07	State Nat. Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Sun Insurance Office.
*DUNLOP, CHAS. D.	87	Providence, R. I.,	Vice-President,	Providence Washington Ins. Co.
Dunning, F. A.	94	Minneapolis, Minn.,	Adjuster.	
Dye, Clifford B	15	Hartman Bldg., Columbus, O.,	Special Agent,	National Liberty Ins. Co.
Dye, J. O.	01	Rochester, N. Y.,	Assistant Manager,	Rochester German Underwriters.
†Earp, Tom E.	15	1009 State Nat. Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Hamburg-Bremen Ins. Co.
Easton, C. L.	00	48 University Bldg., Milwaukee, Wis.,	Special Agent,	Northern Assurance Co.
Ebbert, Geo. G.	94	2037 Ins. Exchange, Chicago,	Manager Suburban Dept	Insurance Company North America.
Eblen, Roy E.	15	1057 Pierce Bldg., St. Louis, Mo.,	State Agent,	Phoenix Ins. Co. of Hartford.
*EDDY, H. C.	84	76 W. Monroe St., Chicago,	Resident Secretary,	{ Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
Eddy, H. C., Jr.	12	76 W. Monroe St., Chicago,	Special Agent,	Commercial Union Assurance Co.
Edler, Frederick W.	17	First Nat. Bank Bldg., Milwaukee, Wis.,	State Agent,	New York Underwriters.
Edmonds, J. Frank	93	P.O. Box 1578, Denver, Colo.	Resident Secretary,	{ Commercial Union Assurance Co., Ltd Palatine Ins. Co., Ltd.
Eggert, John H.	15	Ins. Exchange, Chicago, Ill.,	Special Agent,	Connecticut Fire Ins. Co.
Elder, E. D.	12	604 New Hayden Bldg., Columbus, O.,	State Agent,	Franklin Fire Insurance Co.
Eldridge, Chas. E.	03	Topeka, Kan.,	Manager,	Kansas Fire Ins. Inspection Office.
Eldridge, Frank L.	15	Topeka, Kan., 701 Jackson St.,	Assistant Manager,	Kansas Insp. & Fire Prevention Office.
Eldridge, Lee E.	09	Des Moines, Iowa,	State Agent,	Natl. Liberty Fire Insurance Co., N. Y.
Elgas, C. R.	11	Lincoln, Neb.,	Special Agent,	Aetna Insurance Co.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Ellis, Richard B.	06	Milwaukee, Wis.,	State Agent,	Fire Association.
Ely, Wm. L.	01	Monroe City, Mo.,	Special Agent,	Ins. Co. of North America.
*ENGELMANN, C. P.	91	1568 Ins. Ex., Chicago,	Adjuster.	
Erion, Frank L.	06	39 So. La Salle St., Chicago,	Assistant Manager,	Western Adjustment & Inspection Co.
Essig, Geo.	07	1705 Insurance Ex., Chicago,	Secretary,	Metropolitan Fire Ins. Co., Chicago.
Evans, Archibald G.	08	Lincoln, Neb.,	Special Agent,	Continental Insurance Co.
*EVANS, A. N.	91	70 N. Monroe St., Columbus, Ohio,	Special Agent,	Equitable F. & M. Ins. Co.
Eymann, Geo. H.	13	115 N. Penn. St., Indianapolis, Ind.,	Special Agent,	Sterling Fire Insurance Co.
Faats, John B.	95-97:08	Milwaukee, Wis.,	Manager,	Northwestern Underwriters' Agency.
Fairbairn, A. G.	11	137 So. La Salle St., Chicago,	State Agent,	Firemen's Insurance Co. of New Jersey.
*FARGO, F. M.	91	1228 Wash. Ave., Minneapolis, Minn.,	Special Agent,	Rochester German Underwriters.
Fargo, H. B.	02	St. Louis, Mo.,	Adjuster,	Western Adjustment and Inspection Co.
Fassold, Frank	08	Milwaukee, Wis.,	Manager,	Milwaukee Board of Underwriters.
Feiler, William	17	1555 Ins. Ex. Bldg., Chicago,	Adjuster.	
Fidlar, C. R.	08	499 Lake Ave., Battle Creek, Mich.,	Special Agent,	Niagara Fire Ins. Co. N. Y.
Finke, H. F.	15	1204 First Nat'l Bank Bldg., Cincinnati, Ohio,	Manager,	National Liberty Ins. Co., N. Y.
Fipp, August B.	11	Defiance, Ohio,	Special Agent,	Hanover Fire Insurance Co.
Fish, P. O.	08	Tenny Bldg., Madison, Wis.,	General Agent,	Fish & Shulkamp General Agency.
Fisher, F. M.	15	Paducah, Ky.,	President,	Ohio Valley Ins. Co.
*FISHER, G. M.	88	1413 Insurance Ex., Chicago,	Secretary,	Railway Underwriters.
*FISHER, WALTER I	91	Minneapolis, Minn.,	Manager,	General Inspection Co.
Fitzgerald, John	03	5406 University Ave., Indianapolis, Ind.,	State Agent,	Queen Insurance Company.
Fitzgerald, W. E.	15	204 Hartman Bldg., Columbus, Ohio,	Special Agent,	Queen Ins. Co.
Flaws, Jas. A.	14	1105 Ins. Ex., Chicago,	Special Agent,	Hanover Fire Ins. Co.
Fleming, A. W.	05	141 E. Union St., Circleville, Ohio,	State Agent,	Minneapolis F. & M. Insurance Co.
Fleming, J. D.	79-81:97	Marshall, Mo.,	State Agent,	Connecticut Fire Ins. Co.
Fleming, T. Alfred	17	Wyandotte Bldg., Columbus, Ohio,	State Fire Marshal.	
Fletcher, T. R.	06	Ins. Exch., Chicago, Ill.,	State Agent,	Scottish U. & N. and State Fire.
Flickinger, W. B.	13	76 W. Monroe St., Chicago,	General Agent,	Philadelphia Underwriters.
Flynn, Thos. J.	12	Ins. Exch., Chicago, Ill.,	Examiner,	Ohio Farmers Ins. Co.
Follett, O. W.	10	Des Moines, Ia.,	State Agent,	National Union.
Forbush, Wm. P.	15	771 W. Jackson Boul., Chicago,	Manager,	Underwriters Salvage Company.
*FORT, C. W.	88	Kansas City, Mo.,	State Agent,	Home Ins. Co., N. Y.
Foster, James E.	16	Omaha, Neb.,	Examiner,	Columbia Fire Underwriters Agency.
Fowler, Shelby A.	14	Davenport, Ia.,	State Agent,	Phoenix Assurance Co.
Fox, Edwin C.	92-94:10	New York City,	Asst. Gen. Agent,	North British & Mercantile Ins. Co.
Fox, F. Wager	08	Ins. Exch., Chicago, Ill.,	Special Agent,	Aetna.
Fracker, C. W.	15	Des Moines, Ia.,	State Agent,	Springfield F. & M. Ins. Co.
Frase, Geo. D.	15	771 W. Jackson Boul., Chicago,	Assistant Manager,	Underwriters Salvage Co.
Frazier, E. G.	08	924 1st Nat. Bank Bldg., Milwaukee, Wis.,	State Agent,	Springfield F. & M. Insurance Co.
Freedy, M. A.	10	Ry. Exch. Bldg., Milwaukee,	Special Agent,	Phoenix Insurance Co., Hartford.
Frelinghuysen, J. S.	13	111 Williams St., New York,	Manager,	Amer. Fire Underwriters of Philadelphia.
Freeman, E. S.	00	1051 Georgia Ave., Omaha,	Special Agent,	Agricultural Ins. Co.
French, Chas. L.	87-90:10	Jacksonville, Ill.,	State Agent,	Springfield F. & M. Insurance Co.
*FRIEDLEY, H. H.	87	Indianapolis, Ind.,	State Fire Marshal.	

\* Life member.



NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Frifeldt, C. N.	09	Kansas City, Mo.,	Special Agent.	Northwestern National Ins. Co.
Frink, W. M.	07	160 W. Jackson Boul. Chicago,	State Agent,	Royal Insurance Co.
Fry, Paul	16	752 Ins. Exch., Chicago Ill.,		Auto Protective Assn.
Fuessel, F. G., Jr.	13	4248 Gibson Ave., St. Louis,	State Agent,	Starkweather & Shepley Co.
Funkhouser, M. L. C.	03	1543 Insurance Ex., Chicago,	Local Agent,	Funkhouser, Crawford & Co.
Gable, Jesse O.	03	1019 Chamber of Commerce, Detroit, Mich.,	Special Agent,	Aachen & Munich Fire Insurance Co.
Gallagher, Jno. A.	14	Ins. Exchange, Chicago,	Supt. Auto. Dept.,	Aetna Insurance Co.
Gallagher, Thos. E.	98	1827 Insurance Ex., Chicago,	General Agent,	Aetna Ins. Co.
Gallagher, V. L.	15	309 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Ins. Co.
Gamble, Harry	09	1024 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Atlas Assurance Co., Ltd.
Gantart, F. A.	08	124 E. Market St., Indianapolis, Ind.,	Special Agent,	North British & Mercantile Ins. Co.
Gardner, J. R.	09	Mercantile Bldg., Denver, Colo.,	Secretary and Manager,	The Merchants Fire Insurance Co.
Garlick, H. C.	17	411 American Bank Bldg., Kansas City, Mo.,	State Agent,	The Mercantile Fire Insurance Co.
Gay, Frank V.	15	Clay Center, Kans.,	Supt. Farm Agencies,	Providence, Washington.
Gerow, Wynn C.	04	Kalamazoo, Mich.,	Special Agent,	Ins. Co. of N. A.
Giberson, H. P.	10	Denver, Colo.,	Assistant Manager,	Scottish Union & Nat'l Ins. Co.
Gilbert, A. C.	02	914 Ford Bldg., Detroit, Mich.,	Special Agent,	Brit. America & Western Assur. Co.
*GILL, Geo. C.	90	Quincy, Ill.,	Manager,	London & Lancashire Fire Ins. Co.
Gilmore, B. J.	00	1024 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	Orient Ins. Co.
Gilsdorf, Wm. J.	13	Ins. Exch., Chicago,	Special Agent,	Quincy Adjustment & Service Bureau.
*GLIDDEN, H. H.	82	2158 Insurance Ex., Chicago,	Manager,	German American Ins. Co., N. Y.
Glidden, Henry L.	09	Insurance Ex., Chicago,	Adjuster,	Western Factory Ins. Assn.
Goddard, Convers	09	630 Ins. Ex., Chicago.		Chicago Board of Underwriters.
Goebel, J. W.	08	Lawrence Blk., Bellefontaine, Ohio,	State Agent,	Wagner & Glidden.
*Goff, E. L.	92	Philadelphia, Pa.	District General Agent,	Pennsylvania Fire
Going, James W.	16	McCormick Bldg., Chicago, Ill.	Managing Underwriter,	Ins. Co., State of Pa., Phila.
Golden, W. E.	99	Metropolitan Blk., Milwaukee, Wis.		The Nat. Trades Fire Ins. Co.
Goldthorp, Frank	14	515 Missouri Ave., E. St. Louis, Ill.,	Special Agent,	Insurance Co. of North America.
Good, Chas. W.	05	1337 Insurance Ex., Chicago,	State Agent,	Niagara Fire Insurance Co.
Good, J. H.	09	Unity Bldg., Springfield, Ill.,	Special Agent and Adj.,	Aetna Ins. Co., Hartford, Conn.
Goodman, E. H.	07	P.O. Box 552, Detroit, Mich.,	Special Agent,	Northern Assurance Co., England.
Goodwin, Wm. B.	08	354 N. High St., Columbus, O.,	State Agent,	Aetna Insurance Co., Hartford.
Gordon, Fred. F.	94-95:99	Milwaukee, Wis.,	State Agent,	Michigan Commercial Ins. Co.
Gordon, W. A.	02	Minneapolis, Minn.,	Secretary,	Twin City Fire Insurance Co.
Gorham, Charles H.	10	Walker Bldg., Louisville, Ky.,	Special Agent,	Firemen's Insurance Co., N. J.
Gorham, Chas. N.	08	Rockford, Ill.,	Assistant Manager,	American Ins. Co., N. J.
Graham, Geo. M.	13	Fargo, N. D.,	State Agent,	Liverpool & London & Globe Ins. Co.
Graham, W. J.	17	1405 Majestic Bldg., Detroit,	Special Agent,	Ohio Farmers Insurance Co.
Gravenstine, Ray. T.	16	86 Michigan St., Milwaukee,	State Agent,	Insurance Co. State of Pennsylvania.
Gray, George B.	05	Fond du Lac, Wis.,	State Agent,	Hand in Hand Underwriters.
Gray, Leslie C.	13	American Bank Bldg., Kansas City, Mo.,	General Agent,	Palatine Ins. Co., Ltd.
				Springfield Fire & Marine Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Gray, J. H.	94	611 Hartman Bldg., Columbus, O.,	State Agent,	North British & Mercantile Ins. Co.
Green, A. H.	12	1301 Insurance Ex., Chicago,	Special Agent,	Atlas Insurance Co.
Green, O. E.	10	410 American Cent. Life Bldg., Indianapolis, Ind.,	Special Agent,	Providence Washington Ins. Co.
Greenberg, H. M.	13	Rockford, Ill.,	Special Agent,	Security Insurance Co. of New Haven.
Greene, F. M.	98	P.O.Box 81, Minneapolis, Minn.	Special Agent,	Citizens Ins. Co., St. Louis, Mo.
Groer, Robt. C.	05	2037 Insurance Ex., Chicago,	Manager R'y Dept.,	Marsh & McLennan.
Greer, W. J.	98	46 Cedar St., New York,	General Manager,	General Adjustment Bureau.
Gregory, J. W.	17	P.O.Box 535, Jackson, Mich.,	State Agent,	American Eagle Ins. Co.
Gress, A. R.	01	Minneapolis, Minn.,	State Agent,	Ins. Co. of North America.
*GRIFFITH, J. H.	80-91:94	307 West St. No. Waukegan, Ill.		
Griffith, R. H.	15	412 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Ins. Co.
Griffith, T. E.	15	707 Sharp Bldg., Kansas City, Mo.,	State Agent,	Continental Ins. Co.
Griffiths, J. C., Jr	00	76 W. Monroe St., Chicago, Ill.,	Special Agent,	Commercial Union Assurance Co., Ltd.
Grim, M. F.	09	8 E. Broad St., Columbus, Ohio,	State Agent,	Palatine Insurance Co., Ltd.
Grim, R. W.	06	57 E. Duncan St., Columbus, O.	Special Agent,	Phoenix of Hartford.
Griswold, F. M.	15	56 Cedar St., New York,	General Inspector,	Royal Exchange Assurance.
Gross, George G.	09	500 Hartman Bldg., Columbus, Ohio,	State Agent,	Home Ins. Co.
Grossmith, L. B	13	2163 Ins. Exchange, Chicago,	State Agent,	National Fire Ins. Co.
Groves, F. W.	11	Minneapolis, Minn.,	Adjuster,	St. Paul F. & M. Ins. Co
Grupe, A. H.	05	39 S. LaSalle St., Chicago, Ill	Special Agent Auto Dept.	Jno. B. Lee Adj. Co.
Grupe, L. W.	08	Indiana Tr. Bldg., Indianapolis	Special Agent,	Hartford Ins. Co.
Gund, F. M.	04	Freeport, Ill.,	General Agent,	Northern Assurance Co., England.
Gunn, W. E.	09	Detroit, Mich.,	Special Agent,	Crum & Foster.
Gustaveson, Walter	14	New York, N. Y.,		Columbian National Ins. Co.
				Niagara Fire Insurance Co.
Haas, Geo. E.	03	1305 Insurance Ex., Chicago,	Manager,	Atlas Assurance Co.
Habel, Wm. P.	13	1821 Insurance Ex., Chicago,	County Manager,	Marquette National Fire Ins. Co.
Haines, W. E.	12	Le Roy, Ohio,	Secretary,	Ohio Farmers Insurance Co.
Hall, Arthur S.	08	1050 Ins. Ex., Chicago,	Special Agent,	Caledonian.
Hall, Charles P.	16	Ins. Exch., Chicago, Ill.,	Special Agent,	Arizona Fire Insurance Co.
Hall, J. M.	16	1203 First Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent.	Sun Insurance Office.
Hall, Theo. D.	97	Detroit, Mich.,	Assistant Manager,	Michigan Inspection Bureau.
Hall, Thrasher	12	814 Insurance Ex., Chicago,	Adjuster.	
Hall, T. Graham	17	Nashville Trust Bldg., Nashville, Tenn.,	General Agent,	Hall & Benedict.
Hamlin, Lee L.	07	Omaha, Neb.,	Local Agent,	c/o H. E. Palmer & Son Co.
Hannan, Geo. H.	05	19 Crittenden Ave., Columbus, Ohio,	Superintendent,	Audit Bureau.
Hansen, H. M.	11	Insurance Exch., Chicago,	c/o R. A. Napier & Co.,	Agency.
Hanson, Jno. A.	06	St. Paul, Minn.,	State Agent,	Milwaukee Mechanics Insurance Co.
Harbeck, J. Henry	15	Appleton, Wis.,	State Agent,	Dubuque F. & M. Ins. Co.
Harding, Jno. C.	13	134 So. La Salle St., Chicago,	Assistant Manager,	Springfield F. & M. Insurance Co.
Hardy, Chas. F.	01	701 Jackson St., Topeka, Kan.		
Hare, Robt. P., Jr.	14	Box 477 Lima, O.,	State Agent,	Hartford Fire Insurance Co.
Harraden, Chas. H.	12	Toledo, Ohio,	Special Agent,	Insurance Co. of North America.
Harrigan, Danl. J.	14	Ins. Exch. Bldg., Chicago,	Managing Underwriter,	Buckeye National of Toledo.
Harrison, Will. H.	13	511 Manhattan Bldg., Des Moines, Ia.,	Special Agent,	Liverpool & London & Globe Ins. Co.
			Special Agent,	Commercial Union Assurance Co.
Harrop, J. T., Jr.	17	29 S. La Salle St., Chicago,	State Agent,	Merchants National Life Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Harty, J. C.	14	1440 2d Ave., Fort Dodge, Ia.	Special Agent,	Liverpool & London & Globe Ins. Co.
*HARVEY, R. D.	91	92 William St., New York City,	U. S. Manager,	Royal Exchange Assurance.
Haselton, F. C.	00	Hartford, Conn.,	Supt. Loss Dept.,	Phoenix.
Hatch, Edw. B.	13	1029 Insurance Ex., Chicago,	Secretary,	The Governing Comm.
Hatcher, Chas. C., Jr.	17	39 S. La Salle St., Chicago,	Special Agent,	Hartford Fire Insurance Co.
Hatfield, S. K.	99	Peoria, Ill.,	Adjuster.	
Hathorn, Frank E.	07	2932 Brattleboro Ave., Des Moines, Iowa,	State Agent,	Hanover Fire Ins. Co.
Haupt, Fred C.	14	Tulsa, Okla., Box 572,		Brink & Kramer.
Hawley, H. Frank	12	Le Roy, Ohio,	President,	Ohio Farmers Insurance Co.
Hawhurst, M. M.	05	719 Church St., Ann Arbor, Mich.,	Special Agent,	Niagara Fire Insurance Co.
		Detroit, Mich.,	Special Agent,	
Hayes, A. E.	13	Majestic Bldg., Detroit, Mich.,	Manager Wayne Co.	
Hayden, Thos. E.	11	1151 Lemeke Bldg., Indianapolis, Ind.,	Special Agent,	Western Assurance Co.
Haynes, Edg. J.	11	Newark, N. J.,	President,	British America Assurance Co.
Haynes, W. H.	16	1313 Wells Bldg., Milwaukee,	Special Agent,	Newark Fire Insurance Co.
Head, G. E.	16	Paducah, Ky.,	Special Agent,	Connecticut Fire Insurance Co.
*HAWFORD, H. H.	75	2133 Insurance Ex., Chicago,	General Adjuster,	Ohio Valley Fire Ins. Co.
Hecox, Charles L.	98	2119 Insurance Ex., Chicago,	Manager,	Phoenix Ins. Co. of Hartford.
Hedwell, Chas. J.	14	104-6 Phoenix Bldg., Minne- apolis, Minn.,		Ohio Farmers Ins. Co.
Heenan, Jno. R.	14	Ford Bldg., Detroit, Mich.,	General Agent,	Svea Insurance Co.
Helliwell, C. P.	13	Matthews Bldg., Milwaukee, Wis.,	Special Agent,	Springfield, F. & M. Ins. Co.
Henderson, S. J.	08	N. Y. Life Bldg., Omaha, Neb.,	Special Agent,	Queen Insurance Co.
Hendrickson, Chas. U.	09	336 Bee Bldg., Omaha, Neb.,	State Agent,	Insurance Co. North America, Phila.
Henne, E. A.	15	Sharp Bldg., Kansas City, Mo	Special Agent,	Hanover Fire Insurance Co.
Henry, Donald D.	14	221 Madison St., Jefferson City, Mo.,	Special Agent,	Continental Ins. Co.
Henry, W. B.	02	N. Y. Life Bldg., Kansas City, Mo.,		Commercial Union Assur. Co.
Herd, Jno. W.	12	St. Louis, Mo.,	Adjuster, Special Agent,	Fidelity-Phenix Fire Insurance Co.
Herman, Frank G.	08	2116 N. Meridian St., Indianapolis, Ind.,		Scottish Union & National.
			Special Agent,	Northern Insurance Co., N. Y.
Herman, W. H.	99	Cuyahoga Bldg., Cleveland, O.,	State Agent,	Hand in Hand Underwriters.
				Palatine Ins. Co., Ltd.
Hess, Fred D.	13	711 Main St., Peoria, Ill.,	Special Agent,	American Ins. Co. of Newark.
Hewett, B. L.	10	Lansing, Mich.,	Assistant Secretary,	Michigan Commercial Ins. Co.
Hickok, Harry B.	15	518 Ex. Bldg., Denver, Colo.	State Agent,	Firemen's Insurance Co. of Newark.
*HIGBEE, W. E.	92	Insurance Exchange, Chicago,	General Agent,	Fred S. James & Co.
*HIGLEY, CHAS. W.	91	1105 Insurance Ex., Chicago,	General Agent,	Hanover Fire Insurance Co.
Higley, W. M.	03	903 N. Y. Life Bldg., Minneapolis, Minn.,	State Agent,	
				Hanover Fire Insurance Co.
Hilbert, Carl E.	04	86 Mich. St., Milwaukee, Wis.,	Special Agent,	Orient Insurance Co.
				London & Lancashire.
*HILDBRETH, L. E.	82-84:90	Chicago, Ill.,	Adjuster,	Hartford Fire Insurance Co.
*HILL, HERBERT C.	81	27 Central St., Boston Mass.,	General Adjuster.	
Hill, W. E.	05	1609 Ins. Exchange, Chicago,	State Agent,	London Assurance Corp.
Hiltabrand, G. D.	15	Peoria, Ill., Box 363,	Special Agent,	Home Ins. Co., N. Y.
*HILTON, J. M.	84-91:95	76 W. Monroe St., Chicago,	State Agent,	Sun Insurance Office.
Hiscox, Ray E.	11	12 Mitchell Bldg., Milwaukee,	Special Agent,	National Fire Insurance Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
*HITCHCOCK, E. M.	85	N. Y. Life Bldg., Minneapolis.	Adjuster,	Western Adjustment Co.
Hobbins, J. N.	98	Madison, Wis.,	Independent Adjuster.	
Hodge, W. G.	16	P. O. Box 363, Fargo, N. D.,	State Agent,	Twin City Fire Insurance Co.
Hoest, Carl A. E.	14	Home Ins. Bldg., Chicago,	Special Agent,	Girard Fire Ins. Co.
Hoffman, Dudley L.	15	1226 Pierce Bldg., St. Louis, Mo.	Special Agent,	Orient Ins. Co.
Hoffman, Henry	15	1821 Ins. Ex. Bldg., Chicago,	Office Mgr.,	Marquette Nat.
Hoffman, J. W.	11	415 Amer. Bank Bldg., Kansas City, Mo.,	Special Agent,	London & Lancashire Insurance Co.
Hogan, T. M.	10	1766 Insurance Ex., Chicago,	Special Agent,	Dubuque F. & M. Ins. Co.
Hoit, W. E.	96-99:03	Big Rapids, Mich.,	Adjuster.	
Holden, W. Frank	99	Route 13, Box 144, Los Angeles, Cal.,	Special Agent,	Ins. Co., State of Pa., Phila.
Holmes, S. P.	15	800 Postal Telegraph Bldg., Chicago, Ill.,	Supt. Farm Dept.,	Continental Ins. Co.
Holtfodt, F. R.	03	2113 Insurance Ex., Chicago,	State Agent,	North British & Merc. Insurance Co.
Holton, George W.	07	Des Moines, Iowa,	State Agent,	Phoenix Ins. Co., Conn.
Hoover, John	98	30 So. Ludlow Arcade, Dayton, O.,	Special Agent,	London & Lancashire Fire Ins. Co. Orient Insurance Co.
Hoskins, F. S.	07	431 Leader Bldg., Cleveland, O.,	Manager,	Home Insurance Co. of New York.
Hosmer, Robt. C.	16	2133 Ins. Exch., Chicago, Ill.,	State Agent,	Phoenix of Hartford Insurance Co.
Houge, Henry J.	12	Hartford, Conn.,	Supt. of Agencies,	Scottish Union & National Ins. Co.
Hough, B. T.	14	Des Moines, Ia.,	Special Agent & Adjuster.	Hartford Fire Insurance Co.
Houghton, H. A.	10	Boone, Iowa,	Special Agent,	Firemen's Insurance Co., N. J.
Houk, W. E.	15	1611 So. 7th St., Terre Haute, Ind.,	Special Agent,	United States Fire Ins. Co.
Houseman, C. M.	11	137 So. La Salle St., Chicago,	Special Agent,	Home Insurance Co.
Houston, T. J.	11	Insurance Ex., Chicago,	Adjuster,	c/o Marsh & McLennan.
Howe, H. I.	96	Winona, Minn.,	Inspector,	South. Minn. Inspec. Bureau.
Howell, R. S.	13	Des Moines, Ia.,	Special Agent,	Hawkeye & Des Moines Fire Ins. Co.
Hubbard, Fred A.	96	34 Pine St., New York, N. Y.	Vice-President,	Hanover Fire Insurance Co.
Hubbell, Jos. G.	00-06:10	108 So. La Salle St., Chicago,	Manager,	National Inspection Co.
Hubble, J. W.	94	Jacksonville, Ill.,	Adjuster.	
Hubble, L. J.	96	Monmouth, Ill.,	Adjuster.	
Hudler, Howard	03	505 Dime Bank Bldg., Detroit	Special Agent,	Northwestern Nat. Ins. Co.
Huggard, R. T.	04	Hoster Blk., Columbus, O.,	State Agent,	Springfield F. & M. Ins. Co.
Hughes, W. C.	07	Detroit, Mich.,	Supt. Agencies,	The Columbian National Fire Ins. Co.
Hull, Harry W.	17	494 Ludlow Arcade, Dayton,	Special Agent,	London and Lancashire Ins. Co.
Hurd, E. R.	03	1743 Insurance Ex., Chicago,	Asst. Cook Co. Manager,	Home of New York.
Hutchinson, C. W.	08	Menominee, Mich.,	Special Agent,	Mich. F. & M. Ins. Co.
Hutchinson, R. A.	10	Weyauwega, Wis.,	Special Agent,	Baumann & Gordon Gen'l Agency.
Ingalls, C. T.	04	Oklahoma City, Oklahoma,	Manager,	Okla. & Ind. Terr. Insp. Bureau. New Jersey Fire & Peoples Nat. of Phila.
Ingalls, H. H.	07	1505 Ins. Ex., Chicago,	General Agent,	New Brunswick Insurance Co.
*INGRAM, JOHN C.	89	76 W. Monroe St., Chicago,	Assistant Manager,	German American Insurance Co., N. Y.
Irish, J. Floyd	07	Saginaw, Mich., W. Side,		Peninsular Fire Ins. Co.
Irwin, E. C.	77-78:97	407 Walnut St., Philadelphia,	President,	Fire Association.
Ives, Ralph B.	15	Ins. Exch. Bldg., Chicago, Ill.,	Assistant Secretary,	Western Branch Aetna Ins. Co.
Jack, M. Dick	17	160 W. Jackson Boul., Chicago,	Office Supervisor,	Royal Insurance Co.
Jack, Wm. A.	12	St. Louis, Mo.,	Asso. Mgr.,	Cowan, Gray & Jack.
Jacobs, A. S.	09	160 W. Jackson Blvd. Chicago,	State Agent,	Queen Ins. Co.
Jacobs, Wm. F.	04	1868 Insurance Ex., Chicago,	Adjuster.	
James, L. B.	16	Hillsdale, Mich.,	Special Agent,	New Hampshire Fire Insurance Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Jenkinson, A. W.	10	2168 Insurance Ex., Chicago,	Special Agent,	Northern Assurance Co.
Jewell, E. W.	03	1305 Insurance Ex., Chicago,	Ass't Manager,	Atlas Assurance Co.
Johnson, Geo. C.	16	323 Plymouth Bldg., Minneapolis, Minn.	State Agent,	Rhode Island Insurance Co.
Johnson, J. J.	95	76 W. Monroe St., Chicago,	Special Agent,	Phila. Underwriters.
Johnson, Saml. T.	17	175 W. Jackson Boul., Chicago,	Special Agent,	Rochester German Ins. Co.
*Johnson, W. N.	75-77:91	76 W. Monroe St., Chicago,	General Agent,	Insurance Co. of North America
*Johnston, Jas. C.	83-92:96	San Francisco, Cal.,	Manager,	Ins. Co. of N. A. & Alliance Ins. Co.
Jones, Alfred T.	10	238 Wells Bldg., Milwaukee, Wis.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Jones, A. W.	07	85 N. High St., Columbus, O.,	Special Agent,	New Hampshire Fire Insurance Co.
Jones, David E.	01	947 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Niagara Fire Ins. Co.
Jones, Frank H.	07	76 W. Monroe St., Chicago,	Publisher,	Illinois Inspection Bureau.
Jones, Frank M.	02	76 W. Monroe St., Chicago,	Assistant Manager,	Sun Ins. Office of London.
Jones, Hudson	09	248 Lemeke Annex, Indianapolis, Ind.	Special Agent,	Phoenix of London.
†Jones, Wm. L. Jr.	16	First Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	Milwaukee Mechanics.
Jones, Wm. S.	13	39 So. La Salle St., Chicago,	City Superintendent,	London & Lancashire Insurance Co.
Joseph, James F.	95	1029 Ins. Exchange, Chicago,	Special Representative,	Governing Comm.
Julian, N. T.	95	New 1st Nat. Bank Bldg., Columbus, Ohio,	General Agent,	Agricultural Insurance Co.
Kahman, Jos. F.	11	415 Amer. Bank Bldg., Kansas City, Mo.,	Special Agent,	London & Lancashire Ins. Co.
†Karasek, Chas. E.	15	68 W. Monroe St., Chicago,	Inspector,	Ill. Inspection Bureau.
Keeler, E. A.	07	714 Hippodrome Bldg., Cleveland, Ohio,	Special Agent,	German Fire Ins. Co. of W. Va.
Kelley, Chas. A.	97	Terre Haute, Ind.,	Special Agent,	St. Paul F. & M. Insurance Co.
†Kelley, Ed. L.	11	621 Hammond Bldg., Detroit, Mich.,	Special Agent,	Fire Association of Philadelphia.
Kellogg, H. D.	15	338 Woolner Bldg., Peoria, Ill.,	State Agent,	Phoenix Assurance Co. of London.
Kelly, John A.	11	55 John St., New York City,	President,	Kelly & Fuller.
*KELSEY, H. N.	90	135 William St., New York,	U. S. Manager,	Hamburg-Bremen Ins. Co.
*KELSEY, Jos. A.	86	84 William St., New York,	Manager,	Aachen & Munich Fire Insurance Co.
Kelsey, Preston T.	95	76 W. Monroe St., Chicago,	Manager,	Sun Insurance Office.
Kemp, Archibald	05	55 John St., New York, N. Y.	Local Agent,	Wickham & Kemp.
*KEMP, O. C.	83	Greenville, Mich.,	Adjuster.	
Kemper, J. H.	14	414 Columbia Bldg., Louis- ville, Ky.,	State Agent,	Phoenix Assurance Co., Ltd.
Kemper, James S.	10	Lumber Exchange, Chicago,	General Agent,	Central Mfrs. Mutual Ins. Co.
Kempster, G. B.	11	1152 Pierce Bldg., St. Louis,	Adjuster,	Western Adjustment & Inspection Co.
Kentner, F. W.	16	91 William St., New York,	General Agent,	City of New York Insurance Co.
Keesberger, Geo. P.	04	503 Dime Bank Bldg., Detroit,	State Agent,	Milwaukee Mechanics' Ins. Co.
Kieffer, Philip J.	11	205 Andrus Bldg., Minneapolis, Minn.,	Special Agent,	Aachen & Munich Insurance Co.
Kimmel, C. W.	10	Kendallville, Ind.,	State Agent,	Camden Fire Insurance Co.
King, F. J.	09	Ridgewood, N. J.	Special Agent,	Rochester German Ins. Co.
—King, H. H.	15	Henderson, Ky.,	State Agent Farm Dept.,	Continental Ins. Co.
King, W. H.	07	1427 Greenleaf Av., Chicago.		
Kirby, J. O'Brien	03	Grand Haven, Mich.,	Special Agent,	Hamburg-Bremen Fire Ins. Co.
Kirchbeck, W. C.	14	Delaware, Ia.,	Special Agent,	American Insurance Co.
Kirkland, Wm. C.	17	Stahlman Bldg., Nashville,	Special Agent,	Continental Ins. Co.
Knaak, Albert J.	11	Aberdeen, S. Dak.,	Special Agent,	Connecticut Fire Insurance Co.
Knapp, John E.	07	Jacksonville, Ill.		

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Knight, Wm. U.	11	1200 Plymouth Bldg., Minneapolis,	State Agent,	Ins. Co. State of Pennsylvania.
Knighton, P. H.	96	221 N. 4th St., Hannibal, Mo.,	Special Agent,	German American Insurance Co., N. Y.
Knoepfle, August A.	16	Ins. Exch., Chicago, Ill.,	Special Agent,	Yorkshire Insurance Co.
Knowles, E. S.	11	Sioux Falls, S. Dak.,	Special Agent,	Aetna Fire Insurance Co.
Knudson, John	06	Minneapolis, Minn.,	Special Agent,	Peoples National Fire Insurance Co.
Koeckert, Fred W.	08	New York, N. Y.	Vice Pres.,	Continental Fire Ins. Co., N. Y.
Koch, Carl F.	14	160 W. Jackson Boul., Chgo.,	Assistant Manager,	National Liberty Fire Insurance Co.
†Kohler, John E.	17	204 17th St., Milwaukee,	Special Agent,	Continental Ins. Co.
Kohts, Louis O.	09	1837 Insurance Ex., Chicago,	General Agent,	Aetna Insurance Co., Hartford, Conn.
Kramer, Geo. H.	16	128 Grafton Ave., Dayton, O.	State Agent,	American Eagle Fire Insurance Co.
Krueger, Chas. W.	07	Manchester, N. H.,	Supt. of Agencies,	New Hampshire Fire Ins. Co.
Krueger, P. G.	09	39 So. La Salle St., Chicago,	Special Agent,	Fireman's Fund Ins. Co., San Francisco.
Krumdiek, G. F.	09	Andrus Bldg., Minneapolis, Minn.,	State Agent,	Liverpool & London & Globe Ins. Co.
Lafon, M. J.	15	Harrodsburg, Ky.,	Special Agent,	Glens Falls Ins. Co.
Lambin, H. J.	09	2005 Ins. Exch. Bldg., Chicago,	Special Agent,	Buffalo German Insurance Co.
*LAMBY, H. T.	85	Denver, Colo.,	Manager,	British America Assurance Co. Western Assurance Co.
Landers, Wm. T.	17	108 Phoenix Bldg., Minneapolis, Minn.,	Special Agent,	Royal Ins. Co.
Lane, Geo. A.	17	Wooster, Ohio,	Special Agent,	Fidelity-Phenix Ins. Co.
Lane, O. E.	05	25 Liberty St., New York City	President,	Niagara Fire Ins. Co.
Lange, A. P.	15	80 Maiden Lane, New York,	General Agent,	American Eagle Ins. Co.
Larmore, James M.	05	Anderson, Ind.,	Special Agent,	Norwich Union Fire Ins. Society, Eng.
LaRose, S. M.	07	Unity Bldg., Springfield, Ill.,	Special Agent,	Aetna Insurance Co.
Larsen, Otis R.	11	76 W. Monroe St., Chicago,	Special Agent,	Sun Insurance Office.
LaRue, H. W.	17	800-332 So. La Salle St., Chicago, Ill.,	Asst. Secy.,	Continental Ins. Co.
Lasher, C. D.	05	Indianapolis, Ind.,	Special Agent,	Home Insurance Co., New York.
Lauer, Geo. L. A.	15	925 Leary Bldg., Seattle, Wash.,	Special Agent,	Continental Ins. Co.
†Law, Elwin W.	15	160 W. Jackson Boul., Chicago,	Underwriter,	Royal Ins. Co.
Law, Geo. W.	95	160 W. Jackson Blvd., Chicago,	Manager,	Royal Insurance Co.
Law, Louis L.	07	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Fireman's Fund Ins. Co.
†Leach, Geo. E.	11	13 N. 4th St., Minneapolis,	Special Agent,	Norwich Union Insurance Co.
Leach, Walter C.	03	15 N. 4th St., Minneapolis,	Secretary,	Minneapolis Fire & Marine Ins. Co.
Leamey, Chas. A.	15	33 W. Congress St., Detroit,	Special Agent,	Queen Ins. Co.
Leavitt, Jas. T.	14	39 So. La Salle St., Chicago,	General Inspector,	Hartford Fire Insurance Co.
*LEE, FREDERICK W.	83-84:86	80 Maiden Lane, New York,	Adjuster.	
Lee, John B.	05	1118 Soo Line Bldg., Minneapolis, Minn.,	Ind. Adjuster.	Continental Insurance Co.
Legg, B. V.	14	Jackson, Mich.,	Special Agent,	Schroeder Agency.
Lehnberg, B. A.	09	Milwaukee, Wis.	Local Agent,	Continental Insurance Co.
Leighton, E. B.	16	Peoria, Ill.,	Special Agent,	Queen City Fire Ins. Co.
Lemen, Denny P.	11	Sioux Falls, S. D.,	Secretary,	Nord Deutsche Ins. Co. of Hamburg.
*LENEHAN, J. H.	87	123 William St., New York,	U. S. Manager,	Neare, Gibbs & Lent,
Lent, Loui A.	97	Union Tr. Bldg., Cincinnati,	General Agent,	German American Ins. Co., N. Y.
Lerch, W. L.	06	76 W. Monroe St., Chicago,	2d Ass't Manager,	Fire Association of Philadelphia.
LePitre, Melven	11	941 Insurance Ex., Chicago,	State Agent,	Home Insurance Co. of New York.
Lesch, J. K.	13	Chicago, Ill.,	Superintendent,	Prussian National Insurance Co.
Letton, Harold W.	03	431 Insurance Ex., Chicago,	U. S. Manager,	Netherlands Fire Ins. Co.
Lewand, Lea	16	76 W. Monroe St., Chicago,	Special Agent,	Western Assur. & Brit. Amer. Assur. Co.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Lewis, H. D.	17	642 Monadnock Bldg., Chicago, Ill.,	Ast. Manager,	Northern Assurance Co.
Lidster, R. E.	95	1453 Insurance Ex., Chicago,	Manager,	Phoenix Assurance Co. Imperial Insurance Co.
Liljebblad, Edw. M.	13	404 Grand Theatre Bldg., Columbus, O.,	Special Agent,	Delaware Underwriters.
Lillie, A. E.	03	Avon, Ill.,	Special Agent,	Williamsburg City Fire Ins. Co.
Lilly, E. B.	15	State National Bank Bldg., Oklahoma City, Okla.,	State Agent,	Continental Ins. Co.
Lilly, T. J.	15	St. Paul, Minn.,	State Agent,	Continental Ins. Co.
Lindquist, H. W.	14	Fargo, N. D., P.O. Box 355,	Special Agent,	Aetna Insurance Co.
Lingenfelter, H. A.	15	Room 7, Mack Block, Milwaukee, Wis.,	Special Agent,	National Ben Franklin Fire Ins. Co.
Lininger, Herbert K.	16	419 Amer. Bank Bldg., Kansas City, Mo.	Special Agent,	Springfield F. & M. Insurance Co.
Lininger, W. H.	1894-5:13	134 So. La Salle St., Chicago,	Ast. Manager,	Springfield Fire & Marine Ins. Co.
*LITTLE, F. W., Jr.	91	1025 N. Y. Life Bldg., Kansas City, Mo.	Special Agent,	Glens Falls Insurance Co.
Little, Thos. C.	13	Dime Sav. Bank Bldg., Detroit, Mich.,	State Agent,	London Assurance.
*LITTLEJOHN, W. J.	79	1824 Hinman Ave., Evanston, Ill		
Livingston, C. D.	09	Home Bank Bldg., Detroit,	State Agent,	Royal Exchange Assurance.
Loeb, Jacob M.	15	1737 Insurance Exchange, Chicago, Ill.,	General Agent,	Pittsburg Underwriters, Allemania, Humboldt and Teutonia.
Loomis, C. R.	08	Painesville, Ohio,	Special Agent,	Aetna Insurance Co.
Long, G. Gordon	08	1402 Lincoln Bldg., Louisville, Ky.,	Special Agent,	Hartford Insurance Company.
Looney, Mack D.	16	39 S. LaSalle St., Chicago, Ill.,	Special Agent,	Ohio Farmers Ins. Co.
Loop, E. A.	13	Warsaw, Ind.,	Deputy Manager,	Liverpool & London & Globe Ins. Co.
Loudon, H. R.	94	New York, N. Y.		
Loudon, W. S.	96	1024 Plymouth Bldg., Minneapolis, Minn.,	State Agent,	London Assurance Corp.
*Love, A. J.	90	N.Y. Life Bldg., Omaha, Neb.,	General Manager,	German Fire of Omaha.
*LOVMOY, Geo. M.	85	Hartford, Conn.,	Vice-President,	Phoenix Insurance Co., Hartford.
*Low, C. F.	78-79:85	New Orleans, La.,	Ast't Secretary,	Liverpool & London & Globe Ins. Co.
Lowe, B. J.	06	Kalamazoo, Mich.,	Inspector,	Michigan Inspection Bureau.
Lowe, N. C.	86-91:99	Jackson, Mich.,	Inspector,	
Lowry, W. D.	94	Minneapolis, Minn.,	State Agent,	Home Insurance Co., N. Y.
Lucas, A. L.	16	Marion, Ill.,	Special Agent,	Aetna Insurance Co.
Luce, Fred. B.	95	Boston, Mass.,	State Agent,	Phoenix Insurance Co., Hartford.
Lucas, J. C.	98	Nashville, Tenn.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Ludlow, Henry	08	908 West 16th Street, Oklahoma City, Okla.,	State Agent,	Insurance Co. North America.
Ludlum, C. A.	16	56 Cedar St., New York,	Vice-President,	The Home Insurance Co.
Lund, Chas. J.	17	1236 Plymouth Bldg., Minneapolis, Minn.,	Ast. Manager,	General Inspection Co.
Lyle, William C.	09	Omaha, Neb.,	General Agent,	St. Paul F. & M. Insurance Co.
Lyons, E. B.	16	Ins. Exch., Chicago, Ill.		
Lyons, J. Edgar	08	1st Nat. Bank Bldg., Columbus, Ohio,	Special Agent,	Continental Insurance Co.
MacDonald, E. J.	11	710 Palace Bldg., Minneapolis, Minn.,	Special Agent,	New Hampshire Fire Insurance Co.
MacEnaney, L. S.	98	Indianapolis, Ind.,	Managing Underwriter,	Columbian of Indianapolis.
Macfarlane, J. H.	06	1108 Illuminating Bldg., Cleveland, Ohio,	Managing Und.,	Cleveland National Fire Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Machan, R. D.	07	128 Market St., Indianapolis.	Special Agent,	Michigan Commercial Ins. Co.
Maek, A. C.	15	621 Moffat Bldg., Detroit, Mich.	State Agent,	Prussian Nat. Ins. Co.
Mackensie, C. D.	10	1511 Dodge St., Omaha Neb.,	State Agent,	Fire Association.
Mackintosh, R. E.	08	Des Moines, Iowa,	Spl. Agent and Adjuster,	Pennsylvania Fire Ins. Co.
Maconachy, Jas. G.	12	Newark, N. J.,	Mgr. Automobile Dept.,	Firemens of Newark.
Magill, Henry P.	07	1523 Insurance Ex., Chicago,	Secretary,	National Church Mutual.
Mailot, W. L.	11	1453 Insurance Ex., Chicago,	Assistant Manager,	Phoenix of England.
*Main, Geo. C.	92	925 Leary Bldg., Seattle, Wash.	Adjuster.	
Main, J. F.	09	506 Palace Bldg., Minneapolis,	Special Agent,	Calumet Underwriters.
Maitland, T. L.	11	1630 Insurance Ex., Chicago,	Adjuster.	
Maloney A. A.	04	San Francisco, Calif.,	Secretary.	Continental Insurance Co.
Mank, William	10	P.O. Box 403, Columbus, Ohio	Special Agent,	Northern Assurance Co.
Mann, Charles E.	03	1723 Insurance Ex., Chicago,	Supt. of Agencies,	Herrick & Auerbach, Gen'l Agents.
Manson, L. B.	11	Louisville, Ky.,	Special Agent,	Aetna Fire Insurance Co.
March, Geo. K.	99	Hillsdale, Mich.,	Special Agent,	New Hampshire Fire Insurance Co.
Marik, Milo B.	12	Chicago, Ill.,	Special Agent,	Firemen's Insurance Co.
Marks, A. R.	12	833 Jeff. Bldg., Peoria Ill.,	State Agent,	North River U. S. F. Ins. Co.
Marion, E. E.	11	Detroit, Mich.,	Local Agent.	
Mariner, W. E.	93	39 So. La Salle St., Chicago,	General Manager,	Western Adjustment & Insp. Co.
Marr, E. D.	17	Sharp Bldg., Kan. City, Mo.,	State Agent,	New York Underwriters.
Marshall, John, Jr.	97	39 So. La Salle St., Chicago,	Manager,	Fireman's Fund Ins. Co.
Marshall, James	03	214 Brandeis Bldg.,		
		Omaha, Neb.,	Special Agent,	Fireman's Fund Ins. Co.
Marshall, James	17	1 Liberty St., New York,	Secretary	Northern Assurance Co.
Martin, Chas. C.	89:99	805 Sharp Bldg.,		
		Kansas City, Mo.,	Special Agent,	Norwich Union.
Martin, John R.	01	Postal Tel. Bldg., Chicago, Ill.	Supt. of Agency.	Continental Ins. Co.
Martini, G. L.	16	Brandeis Theater Bldg.,		
		Omaha, Neb.,	Special Agent,	Northern Assurance Co.
Mather, John M.	03	Chicago, Ill.,	Special Agent,	Royal Insurance Co
Mathews, A. C.	01	Indianapolis, Ind.,	State Agent,	Philadelphia Underwriters.
Mathews, T. E.	16	76 W. Monroe St., Chicago,	Agency Superintendent,	Commercial Union Assur. Co.
Matt, H. B.	08	Hartman Bldg. Columbus, Ohio,	State Agent,	Sterling Fire Ins. Co. of Indianapolis.
Mathews, Ernest A.	17	P.O. Box 36, Warsaw, Ind.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Mavon, J. A.	06	Glens Falls, N. Y.,	Supt. of Loss Dept.	Glens Falls Ins. Co.
Mayer, F. J., Alex.	97	815 Spalding Bldg.,		
		Portland, Ore.,	State Agent,	Fire Association, Phila.
McAdow, Eugene F.	13	Ins. Exch., Chicago,	Special Agent,	National Ins. Co.
McAllister, M. P.	15	222 Dwight Bldg.,		
		Kansas City, Mo.,	Special Agent,	Northwestern Underwriters.
McAnally, F. T.	94	Kankakee, Ill.,	Special Agent,	Continental Insurance Co.
†McCabe, Allan C.	17	248 Lemcke Annex,		
		Indianapolis, Ind.,	State Agent,	Phoenix of London.
†McCabe, Chas. R., Jr.	10	Insurance Exchange, Chicago,	Special Agent,	Scottish Union & National Ins. Co.
McCabe, John V.	17	Ins. Exch. Bldg., Chicago,	Special Agent,	Scottish Union & Natl.
McClain, W. H.	10	901 State Nat. Bank Bldg.,		
		Oklahoma City, Okla.,	Special Agent,	National Union.
McCall, E. D.	13	Omaha, Neb.,	Special Agent,	Commercial Union Assur. Co.
McClelland, J. A.	10	East St. Louis, Ill.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
McClure, Chas. C.	14	1858 Lilley Ave., St. Paul,		
		Minn.,		c/o of Dela. Unds.
McConnell, Lon D.	15	902 S. 11th St., LaFayette, Ind.,	Special Agent,	Continental Ins. Co.
McCormack, A. L.	17	1152 Pierce Bldg., St. Louis,	Adjuster,	Western Adj. & Inspn. Co.
McCormack, R. V.	14	Warner Bldg., Davenport, Ia.,	State Agent,	Amer. of N. J.
McCormick, Chas. L.	08	1753 Insurance Ex., Chicago,	Adjuster,	{ c/o Munger, Vokoun, Wetmore & Witherbee.

\* Life member.

† Enlisted.



NAME	Date of Membership	ADDRESS	TITLE	COMPANY
McCotter, C. A.	98	Indianapolis, Ind.,	Secretary,	Grain Dealers' Nat'l Mut. Fire Ins. Co.
McCullough, R. G.	00	Box 510, Indianapolis, Ind.,	State Agent,	Fireman's Fund Ins. Co.
McCullough, W. E.	07	Royal Bldg., Chicago, Ill.,	Agency Superintendent,	Queen Insurance Co., N. Y.
McDonald, B. M.	11	Denver, Colo.,	Special Agent,	Aetna Fire Insurance Co.
McDonell, A. H.	17	95 Shelby St., Detroit, Mich.,	Vice-President,	Detroit Fire & Marine Ins. Co.
McDougall, A. N.	15	Detroit, Mich.,	Special Agent,	St. Paul F. & M. Ins. Co.
McGervey, Wm. H.	17	204 E. 2nd St., Xenia, Ohio,	State Agent,	Pennsylvania Fire Ins. Co.
*McGREGOR, P. D.	92	160 W. Jackson Blvd., Chicago	Manager,	Queen Ins. Co.
McHale, Jno. G.	15	1121 Pierce Bldg., St. Louis, Mo.	Special Agent,	Queen Ins. Co.
McHatton, R. E.	12	313 Lemcke Bldg., Indianapolis, Ind.,	Special Agent,	American Central Insurance Co.
McIntyre, Robt. J.	01	24-25 Milwaukee Nat. Bank Bldg., Milwaukee, Wis.,	Special Agent,	Fireman's Fund Insurance Co.
McLelland, Wm. O.	14	Hartford, Conn.,	Assistant Secretary,	Standard Ins. Co.
*McLERAN, J. B.	88	P.O. Box 447, Duluth, Minn.,	Inspector.	
*McMILLAN, I. S.	83	941 Insurance Ex., Chicago,	Adjuster.	
McMurray, T. S., Jr.	10	Indianapolis, Ind.,	Inspector,	Indianapolis Inspection Bureau.
McOmber, Fred T.	02	Ann Arbor, Mich.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Medbury, Robt. F.	01	35 W. Congress St., Detroit, Mich.,	State Agent,	Queen Ins. Co.
Meeker, A. C.	11	Indianapolis, Ind.,	Special Agent,	Concordia Fire Ins. Co.
Meffert, C. E.	15	1222 Pierce Bldg., St. Louis, Mo.	Special Agent,	Liverpool & London & Globe Ins. Co.
Meinel, Edward	94	80 Maiden Lane, New York,	U. S. Manager,	Salamandra Ins. Co.
Meinel, F. A.	94	39 So. La Salle St., Chicago,	Assistant Manager,	London & Lancashire Fire Ins. Co. Orient Insurance Co., Hartford.
Meriwether, F.	15	Sedalia, Mo.,	Special Agent,	Continental Ins. Co.
Merrill, E. S.	09	Belvidere, Ill.	Special Agent,	Hamburg-Bremen.
Merrill, W. H.	13	307 E. Ohio St., Chicago, Ill.,	Manager,	Underwriters' Laboratories.
Merritt, C. A.	14	527 Marenette Ave., Minneapolis, Minn.,	State Agent,	Connecticut Fire Insurance Co.
Metzger, Philip C.	13	130 E. Market St., Indianapolis, Ind.,	State Agent,	London & Lancashire Insurance Co.
Meyer, A. J.	11	1353 Insurance Ex., Chicago,	Special Agent,	Providence Wash. Ins. Co.
Meyer, A. J.	99	Indianapolis, Ind.,	Local Agent.	
Meyer, Ary A.	14	Majestic Bldg., Milwaukee, Wis.,	State Agent,	American Central Insurance Co.
Meyers, H. Verne	11	Waterloo, Iowa,	State Agent,	Iowa Manufacturers Insurance Co.
Middleton, Elliott	15	Ins. Exch., Chicago,	Asst. Manager,	Cent. Actuarial Bureau.
Mielke, Geo. T.	17	Ins. Exch., Chicago,	Special Agent,	Marquette Natl. Ins. Co.
*MILLER, A. F.	85-92:55	Belleville, Ill.,	Special Agent,	Insurance Co. State of Pennsylvania.
*MILLER, C. N.	87	2015 4th Ave., Los Angeles, Cal.	Retired.	
Miller, E. J.	14	1746 Calif. St., Denver,	General Agent.	
Miller, Herman	08	Waterloo, Iowa,	Secretary and Manager,	Iowa Manufacturers Ins. Co., Waterloo.
Miller, H. H.	08	1320 Farnum St., Omaha,	Special Agent,	Queen Insurance Co., N. Y.
Miller, H. K.	15	1144 Ins. Exch., Chicago,	Examiner,	L. & L. & G. Ins. Co.
Miller, Milton C.	17	Louisville, Ky.,	Secretary,	Fire Underwriters Assn. of Ky.
Miller, R. T.	12	Iron Mountain, Mich.,	State Agent,	Continental Insurance Co.
Miller, Ray W.	14	P.O. Box 205, Webster City, Ia.,	Special Agent,	Insurance Co. of North America.
Miller, Wallace F.	11	Box 702, 1203 State Nat. Bank Bldg., Okla City, Okla.,	Special Agent,	Northern Assur. Co.
Miller, Walter E.	09	76 W. Monroe St., Chicago,	State Agent,	German American Ins. Co., N. Y.
Minick, H. M.	13	Des Moines, Ia.,	Special Agent,	Hawkeye & Des Moines Insurance Co.
Mink, Wallace	02	431 Ins. Exchange, Chicago,	State Agent,	Prussian National.
Minskey, Geo. A.	09	P.O. Box 317, Lansing, Mich.,	Special Agent,	American Insurance Co., Newark, N. J.
Monroe, A. R.	96	160 W. Jackson Blvd., Chicago,	Assistant Manager,	Queen Insurance Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Monroe, D. E.	10	St. Louis, Mo.,	Vice-President,	American Central.
Mooney, M. W.	10	1227 Insurance Ex., Chicago,	Chief Examiner,	National Fire Ins. Co.
*Moore, Geo. H.	82 & 85	1144 Ins. Ex., Chicago,	Retired.	
Moore, M. S.	93	Terre Haute, Ind.,	Executive Special Agent,	New Hampshire Fire Ins. Co.
Moran, James M.	07	Milwaukee, Wis.,	Supt. of Agencies,	Concordia Fire Insurance Co.
Morgan, D. C.	07	New 1st Natl. Bank Bldg., Columbus, Ohio,	State Agent,	Insurance Co. State of Pennsylvania.
Morgan, Stuart	08	125 Delta St., E. Lansing, Mich.,	State Agent,	Agricultural Insurance Co.
Moriarty, Jno. A.	13	Insurance Ex., Chicago.		
Moriarty, P. J.	10	Dime Bank Bldg., Detroit,	State Agent,	N. B. & Merc. Ins. Co.
Morin, Geo. A.	06	137 So. La Salle St., Chicago,	Examiner,	Fidelity-Phenix Fire Ins. Co.
Morris, O. A.	14	Jacksonville, Ill.,	Special Agent,	Merchants F. & M. Ins. Co.
Morrison, Henry W.	14	39 So. La Salle St., Chicago,	Assistant General Agent,	Hartford Fire.
Morrison, Jno. K.	11	590 Brandeis Bldg., Omaha,	State Agent,	Home Fire Insurance Co. of New York.
Morrissey, Fay	09	Champaign,	Local Agent.	
Mott, Geo. C.	96	443 Endicott Bldg., St. Paul,	State Agent,	N. Y. Underwriters' Agency.
Mowry, George A	05	Minneapolis, Minn.,	General Manager,	Twin City Fire Insurance Co.
Mueller, G.	95	912 Security Bldg., Fifth and Spring Sts., Los Angeles, Cal.	Special Agent,	Northern Assurance Co.
Munn, Clarke J.	04	38 University Bldg., Milwaukee, Wis.,	Manager,	Western Adjustment & Inspection Co.
Murray, H. W.	00	19 So. La Salle St., Chicago,	General Agent,	Aachen & Munich Fire Ins. Co.
Myers, Wilson C.	08	Box 224, Ottawa, Ill.,	Special Agent,	Hanover Fire Insurance Co., N. Y.
Nelson, A. M.	12	76 W. Monroe St., Chicago,	Assistant Secretary,	Commercial Union Ins. Co. Palatine Ins. Co.
Nelson, R. T.	17	Box 739, Peoria, Ill.,	Special Agent,	American Eagle Fire Ins. Co.
Neuburger, Jno. M.	97	519 Sweetland Bldg., Cleveland, Ohio,	State Agent,	Atlas Assurance Co.
Neunan, H. L.	08	1706 Dime Bank Bldg., Detroit, Mich.,	Special Agent,	Western Fac. Assn.
Nevins, W. S.	03	1506 Waldheim Bldg., Kansas City, Mo.,	State Agent,	Hanover Fire Ins. Co.
Newhouse, Ernest	15	307 Lombard Bldg., Indianapolis, Ind.,	State Agent,	Firemen's Ins. Co.
Nicholson, J. B.	10	840 Leader-News Bldg., Cleveland, Ohio,	Inspection Engineer,	James & Manchester.
Nicholson, Roy L.	08	Railway Ex. Bldg., Milwaukee.	Special Agent,	Home Insurance Co., N. Y.
Nipp, Carl V.,	14	Rushville, Ind.,	Special Agent,	Hartford Fire Insurance Co.
Noble, J. W.	10	3156 Ruckle St., Indianapolis, Ind.,	State Agent,	Security of Conn. and reliance.
Nolan, William J.	09	2116 Ins. Exch., Chicago, Ill.,	Special Agent,	Glens Falls Ins. Co.
Norton, Harry S.	09	Rockford, Ill.,	Special Agent,	American Ins. Co. of Newark, N. J.
Nurnberg, H. C.	16	86 Michigan St., Milwaukee.	Independent Adjuster.	
O'Brien, Eugene G.	08	Free Press Bldg., Detroit, Mich.,	Special Agent,	Home Insurance Co., N. Y.
O'Brien, J. P.	15	1st Nat. Bank Bldg., Milwaukee, Wis.,	Inspector,	Wisconsin Inspection Bureau.
*O'BRIEN, Jos. W.	88	Grand Haven, Mich.,	State Agent,	Home Ins. Co., N. Y.
Ockenga, R. P.	03	Peoria, Ill.,	Ind. Adj.,	
Odell, I. H.	08	110 Upper 2nd St., Evansville, Ind.,	Adjuster.	
Odell, H. N.	08	Evansville, Ind.,	Special Agent,	Phoenix of England Fire Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
O'Donnell, Geo. E.	17	Ins. Ex. Bldg., Chicago, Ill.,	Adjuster,	c/o Wagner & Glidden.
Olds, A. C.	96	430 California St., San Francisco, Cal.,	General Agent,	Aachen & Munich F re Ins. Co. Caledonian.
Olinger, E. E.	04	323 Ins. Bldg., Oklahoma City, Okla.,	Special Agent.	Queen Ins. Co.
Olund, J. S.	14	P. O. Box 133, Leavenworth, Kan.,	State Agent,	Amer. Insurance Co.
O'Neill, C. H.	12	1001 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Aetna Fire Insurance Co.
Orr, Herbert P.	15	Free Press Bldg., Detroit, Mich.	Secretary,	Columbian National Fire Ins. Co.
Osborn, Theo. L.	09	Insurance Ex., Chicago,	Treasurer,	Federal Union Ins. Co. of Chicago.
Otto, F. W.	16	924 First Nat. Bank Bldg., Milwaukee, Wis.,	Special Agent,	Springfield F. & M. Ins. Co.
Pabody, E. A.	17	615 Hartman Bldg., Columbus, Ohio,	Special Agent,	Western Improved Risk Assn., West- ern Sprinklered Risk Assn.
*Page, Wm. E.	81	Des Moines, Iowa,	State Agent,	Rochester German Underwriters.
Paine, Herbert D.	08	Decorah, Iowa,	Local Agent.	
Painter, Denton H.	05	Ry. Bldg., St. Louis, Mo.,	State Agent,	Liverpool & London & Globe Ins. Co.
Palmer, Ernest	15	317-320 Hotel La Salle, Chicago, Ill.,	Asst. General Counsel, Manager,	National Board of Fire Underwriters. Kentucky Actuarial Bureau.
Parker, Geo. H.	17	Starks Bldg., Louisville, Ky.	Manager,	Western Actuarial Bureau.
Parker, J. V.	15	76 W. Monroe St., Chicago,	General Agent,	North River Insurance Co., N. Y.
Parsons, J. Lester	08	95 William St., New York City,	General Agent,	Northern Insurance Co., New York.
Parsons, R. L.	98	1 Liberty St., New York City,	Special Agent,	Glens Falls Ins. Co.
Patterson, C. B.	14	Columbus, O.,	Publisher,	Cleveland Inspection Bureau.
Patton, Chas. H.	08	Cleveland, Ohio,	Ind. Adjuster.	
Peitz, P. F.	14	Washington, Mo.,	Special Agent,	Queen Ins. Co.
Pepper, E. W.	15	Aberdeen, S. Dak., Box 268,	State Agent,	American Ins. Co., Newark, N. J.
Perfect, Edwin R.	09	Box 1075, Omaha, Neb.,	State Agent,	American Ins. Co., N. J.
PerLee, Danl. A.	12	Rockford, Ill.,	Special Agent,	
Perry, A. E.	14	1153 Plymouth Bldg., Minne- apolis, Minn.,	Secretary,	London & Lancashire.
Perry, A. W.	01	St. Paul, Minn.,	State Agent,	St. Paul F. & M. Insurance Co.
Perry, Wilber D.	03	P.O. Box "A", Topeka, Kan.,	Inspector.	Insurance Co. of North America.
Persh, C. F.	94	4 W. Main St., Alhambra, Cal.	Special Agent Auto Dept.,	c/o Persh & Brandel.
Peters, Fred W.	15	Marion, Ohio,		
Peterson, Elof	09	137 So. La Salle St., Chicago,	Supervisor Farm Branch,	Fidelity-Phenix Fire Insurance Co.
Petrick, G. S.	12	519 Sweetland Bldg., Cleveland, Ohio,	State Agent,	City of New York.
Phelps, E. S.	99	Burlington, Iowa,	State Agent,	Ins. Co. of North America.
Phillips, H. O.	94	City Trust Bldg., Indianapolis,	State Agent,	Hanover Fire Ins. Co.
Pierce, C. W.	04	1568 Insurance Ex., Chicago,	Inspector.	
Plummer, E. L.	15	Odd Fellows Bldg., St. Louis,		
Pohlman, G. W.	09	1024 in Van Nuys Bldg., Los Angeles, Cal.,	Local Agent.	American Central Ins. Co.
Polk, James K.	08	Nashville, Tenn.,	State Agent,	Aetna Insurance Co., Hartford.
Pollock, Jno. D.	11	1633 Insurance Ex., Chicago,	Special Agent,	Rhode Island Insurance Co.
Porter, W. T., Jr.	09	909 4th Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	Niagara Fire Insurance Co.
Post, S. S.	02	Hammond Bldg., Detroit, Mich.,	Adjuster,	c/o Western Adj. Co.
†Powers, Jas. V.	15	1409 Ins. Ex., Chicago, Ill.,	Special Agent,	Queen Ins. Co.
Powrie, A. F.	05	Detroit, Mich.,	State Agent,	Fire Association.
Pray, Albert F.	05	Minneapolis, Minn.,	Local Agent.	

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Prendergast, R. V.	15	160 W. Jackson Boul., Chicago,	Special Agent,	Queen Ins. Co.
Presler, H. A.	10	Box 378, Fargo, N. D.,	State Agent,	Sp. F. & M. Ins. Co.
Purcell, R. H.	09	1144 Ins. Ex., Chicago,	Dep. Asst. Mgr.,	Liverpool & London & Globe Ins. Co.
Purmort, C. A. L.	10	Van Wert, Ohio,	Secretary,	Central Mfrs. Mutual Fire Ins. Co.
Quackenbass, Frank B.	16	Stahlman Bldg., Nashville,	Manager,	Tennessee Inspection Bureau.
Rademacher, E. A.	01	Milwaukee, Wis.,	State Agent,	Home Ins. Co., New York.
Ragsdale, J. C.	93	206 Twenty-third St., Oakland, Cal.,	Retired.	
Ransom, Fred W.	97	505 New Hayden Bldg., Columbus, Ohio,	Special Agent,	Providence Washington Ins. Co.
Rathburn, M. C.	10	1144 Ins. Ex., Chicago,	Chief Exam.	Liverpool & London & Globe Ins. Co.
Rawlings, Ralph	08	Lansing, Mich.,	Assistant Secretary,	Michigan Commercial Insurance Co.
Ray, W. P.	12	19 N. 7th St., Terre Haute,	Special Agent,	Northern Ins. Co. of New York.
Raymond, A. M.	09	1751 Insurance Ex., Chicago,	Special Agent,	New York Underwriters, and Scottish Union & National Ins. Co.
*RAYNOLDS, ROBT. L.	86	P.O. Box 283, Columbus, O.,	State Agent,	Connecticut Fire Ins. Co.
Rea, Frank H.	17	American Bank Bldg., Kansas City, Mo.,	Special Agent,	Home Ins. Co.
Read, R. I.	12	76 W. Monroe St., Chicago,	State Agent,	Sun Insurance Office of London.
*REDFIELD, D. W.	86	1435 Ins. Exch., Chicago,	Manager,	Pennsylvania Fire Ins. Co.
*REDFIELD, GEO. E.	72	908 W. 56th St., Los Angeles, Cal.,	Adjuster.	
Redfield, Geo. E., Jr.	00	865 Insurance Ex., Chicago,	General Agent,	Farmers' Fire Ins. Co., York, Pa.
Reed, J. W.	11	Insurance Exchange Bldg., Chicago, Ill.,	Special Agent,	Dubuque F. & M. Insurance Co.
Reekie, Chas. A.	97	Detroit, Mich.,	Assistant Secretary,	Detroit F. & M. Ins. Co.
Reiter, Chas. B.	14	316 4th Ave., Pittsburgh, Pa.,	Secretary,	Allemannia Insurance Co.
ReQua, Fred N.	06	865 Insurance Ex., Chicago,	Special Agent,	Farmers' Ins. Co., York, Pa.
Reyburn, Guy H.	04	Peoria, Ill.,	Local Agent.	
Reynolds, M. A.	94	1331 Insurance Ex., Chicago,	Secretary,	Millers' National Ins. Co.
Richards, Edward F.	08	Detroit, Mich.,	Special Agent,	Germ. Amer. & Germ. Alliance.
Richards, Guy A.	08	2119 Insurance Ex., Chicago,	Assistant Manager.	Ohio Farmers' Ins. Co.
Richards, J. V.	17	Nashville Trust Bldg., Nashville, Tenn.,	State Agent,	Connecticut Fire Ins. Co.
*RICHARDSON, CHAS.	83	625 Haven St., Evanston, Ill.,		
Richman, Chas. J.	14	Tipton, Ind.,	State Agent,	American of N. J.
Rickards, E. L.	11	Insurance Exch., Chicago,	Manager,	Auto Protective & Information Bureau.
Ricker, L. C.	11	Harrodsburg, Ky.,	Special Agent,	American Central.
Riedinger, I. E.	15	Alliance, Ohio,	Special Agent,	Commercial Union Assur. Co.
Riemann, Louis A.	11	202 Des Moines Life Bldg., Des Moines, Iowa,	Special Agent,	American Central & Mercan. Ins. Co.
Riker, Wm.	14	1403 Merchants Bank Bldg., Indianapolis, Ind.,	State Agent,	Insurance Co. of North America
Rimington, H. H.	99	Citizens Bank Bldg., Columbus, Ohio,	State Agent,	London Assurance Co.
*RITCHIE, FRANK	89-91:95	18 E. 4th St., P. O. Box 870, Cincinnati, Ohio,	State Agent,	Liverpool & London & Globe Ins. Co.
Ritt, Edw. A.	11	St. Paul, Minn.,	Dep. Inspector,	Fire Underwriters' Insp. Bureau.
Roberts, G. A.	03	418 Pioneer Bldg., St. Paul, Minn.,	Special Agent,	Detroit F. & M. Ins. Co.
Roberts, Lynn C.	15	1315 Woodmen of the World, Bldg., Omaha, Neb.,	State Agent,	Scottish Union & National Ins. Co.
Robertson, A. C.	17	Oklahoma City, Okla.,	Special Agent,	Fidelity-Phenix Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Robertson, C. G.	09	Omaha, Neb.,	Special Agent,	London & Lancashire Fire Ins. Co.
*ROBERTSON, J. W.	84	647 Ins. Ex., Chicago,	General Agent,	Auto Ins. Co.
Robertson, W. P.	98	1144 Ins. Exch., Chicago,	Dep. Asst. Mgr.	Liverpool & London & Globe Ins. Co.
Robinson, P. J.	13	309 Hartman Bldg., Columbus, Ohio,	Special Agent,	Aetna Insurance Co.
Rockey, I. W.	17	29 S. La Salle St., Chicago,	Man. Underwriter,	Merchants National Fire Ins. Co.
Rodgers, Wallace	16	P. O. Box 772, Des Moines, Ia.	Special Agent,	Continental Insurance Co.
Roetter, W. J.	15	1153 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Orient and London & Lancashire Ins. Co.
*ROGERS, FRANK D.	89-96:98	1664 Insurance Ex., Chicago,	Adjuster.	
*ROLLO, WM. F.	91	2021 Insurance Ex., Chicago,	General Agent,	Girard F. & M. Ins. Co., Pa.
Rosborough, Watts	06	Box GG, Chicago, Ill.,	Special Agent,	Aetna Insurance Co.
Ross, A. W.	14	Hartman Bldg., Columbus, O.,	Special Agent,	Royal Exchange Assurance Co.
Roth, Victor	09	New Haven, Conn.,	Secretary,	Security Ins. Co., New Haven, Conn.
Rudd, Paul E.	08	Milwaukee, Wis.,	Special Agent,	Aetna Insurance Co., Hartford.
Rudy, D. A.	94	Indianapolis, Ind.,	Adjuster.	
Rudy, Ora A.	11	130 E. Market St., Indianapolis, Ind.,	Special Agent,	Ins. Co. State of Pennsylvania.
Ruegnitz, W. R.	15	P. O. Box No. 315, Nashville, Tenn.,	Special Agent,	Continental Fire Ins. Co.
Rumbaugh, R. L.	17	2017 Ins. Ex. Bldg., Chicago,	Special Agent,	Western Sprinklered Risk Assn.
Rummell, Frank A.	14	Aberdeen, So. Dak.,	State Agent,	Insurance Co. of North America.
Rush, O. P.	17	423 American Bank Bldg., Kansas City, Mo.,	State Agent,	Firemans Fund Ins. Co.
Russell, A. T.	15	Fargo, N. Dak.,	State Agent,	Crum & Foster Cos.
Russell, M. B.	93	1316 Stark Bldg., Louisville, Ky.,	State Agent,	Fireman's Fund Ins. Co.
Rydquist, G. A.	11	728 Met. Life Bldg., Minneapolis, Minn.,		
Rye, Fred A.	05	1084 Insurance Ex., Chicago,	Manager,	Western Sprinkled Risk Ins. Ass'n.
Ryon, O. B.	14	319 Hotel La Salle, Chicago,	General Counsel National Board of Fire Underwriters,	
Safford, Robt. D.	15	1113 Dime Bank Bldg., Detroit, Mich.,	State Agent,	L. & L. & G. Ins. Co.
Sammis, Fred C.	99	Minneapolis, Minn.,	State Agent,	Agricultural Insurance Co.
Sanderson, W. G.	05	1029 Ins. Ex., Chicago,	Manager,	Union Western Imp. Risk Assn.
Saunders, F. B.	05	39 So. La Salle St., Chicago,	Supt. of Agts.,	London & Lancashire & Orient Ins. Co.
Sauter, Fred J.	10	1911 Insurance Ex., Chicago	Cook Co. Manager	A. D. Baker Cos.
Sawyer, Walter A.	11	Marysville, Ohio,	State Agent,	Fireman's Fund Insurance Co.
Scherfe, Wm. A.	09	Ft. Madison, Ia.,	Special Agent,	Western Assurance Co.
Scheunemann, R. G.	04	1737 Ins. Exch., Chicago,	General Agent,	Eliel & Loeb Co.
Schimmel, R. W.	14	300 Nicollet Ave., Minne- aplois, Minn.,	State Agent,	Fire Association of Phila.
Schmeman, H. W.	17	627 Farwell Bldg., Detroit,	Supervising Agent,	National Liberty Fire Ins. Co.
Schmemann, Gustav	03	Detroit, Mich.,	Special Agent,	Connecticut Fire Insurance Co.
Schmuck, Paul A.	15	Pierce Bldg., St. Louis, Mo.,	Special Agent,	Fidelity-Phenix Fire Ins. Co.
Schmuke, Al. C.	15	Box 493, Sioux Falls, So. Dak.,	State Agent,	Continental Ins. Co.
Schneider, E. F.	17	Ins. Exch. Bldg., Chicago,	Special Agent,	North British & Merc. Ins. Co.
Schoen, E. M.	04	707 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Atlas Assurance Co.
Schramm, R. E.	13	1501 Insurance Ex., Chicago,	Special Agent,	National Ben Franklin Insurance Co.
Schreiber, Thor.	00	R.R.2, Fennville, Mich.,	Special Agent,	Sun Insurance Office.
Schrup, Geo. N.	17	Ins. & Bank Bldg., Dubuque,	State Agent,	Dubuque F. & M. Ins. Co.
Schrup, N. J.	96	Dubuque, Ia.,	President,	Dubuque F. & M. Insurance Co.
Schwoer, Louis H.	15	1319 1st Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	Nord Deutsche Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
*SCOTT, WALTER	72	Kansas City, Mo.,	State Agent,	Home Insurance Co., N. Y.
*SMARS, M. L.	85-91:95	Waldheim Bldg., Kansas City, Mo.,	State Agent,	Phoenix Assurance Co.
Sedgwick, Geo. B.	07	Columbus, Ohio,	State Agent,	Imperial Insurance Co.
Sellers, E. M.	07	Indianapolis, Ind.,	Manager,	German-Amer. Ins. Co.
Sellers, T. B.	03	Columbus, Ohio,	Manager,	Indiana Inspection Bureau.
Sellery, Roy A.	11	Lemcke Bldg., Indianapolis, Ind.,	Manager,	Ohio Inspection Bureau.
Seneco, Edwin L.	09	Huntington Bank Bldg., Columbus, Ohio,	Special Agent,	Western Adjustm. & Insp. Bureau.
Shannon, W. G.	16	Eaton, Ohio,	State Agent,	Detroit F. & M. Ins. Co.
Sharkey, Bernard	15	Richmond, Ind.,	Special Agent,	American of N. J.
Sharpe, H. H. Jr.	17	313-317 Cincinnati Bldg., Lima, Ohio,	Special Agent,	Continental Ins. Co.
Shaw, W. B.	11	1050 Leader News Bldg., Cleveland, O.,	Manager,	Continental Ins. Co.
Shearin, Jas. H.	15	Ins. Ex. Bldg., Chicago, Ill.,	Special Agent,	Western Adjustment Co.
Sheldon, Chas. E.	17	Rockford, Ill.,	Manager,	Starkweather & Shepley.
Sheldon, Walter M.	16	39 S. LaSalle St., Chicago, Ill.,	Special Agent,	American Ins. Co. of Newark.
Sherman, R. C.	15	1737 Ins. Ex. Bldg., Chicago,	Special Agent,	Fireman's Fund Insurance Co.
Sheppard, C. B.	13	Detroit, Mich.,	State Agent,	Pittsburg Underwriters.
Sheppard, S. T.	17	627 Farwell Bldg., Detroit,	State Agent,	American Central Insurance Co.
Shoemaker, E. R.	14	1503 Merchants Bldg., Indianapolis, Ind.,	Special Agent,	National Liberty Fire Ins. Co.
Simmons, D. R.	10	Hammond Bldg., Detroit,	State Agent,	Aetna Ins. Co.
Simons, Fred H.	09	Ins. Exch. Bldg., Chicago,	Special Agent,	Firemen's Ins. Co., N. J.
*SINGLETON, J. P.	91	New York City, N. Y.,	Assistant Manager,	Penn. Fire Ins. Co.
Smith, Aubrey	15	Paducah, Ky.,	Secretary,	Niagara Fire Insurance Co.
Smith, Dan. T.	05	Winchester, Ill.,	Special Agent,	Ohio Valley Ins. Co.
Smith, Edw. H.	07	Cedar Rapids, Iowa,	President,	Milwaukee Mechanics' Ins. Co.
Smith, John L.	14	626 Paul Jones Bldg., Louis- ville, Ky.,	Special Agent,	Farmers' Ins. Co., Cedar Rapids, Iowa.
Smith, Merrill E.	17	950 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Hamburg-Bremen Insurance Co.
Smith, O. P.	15	205 3rd Ave., Nashville, Tenn.	Special Agent,	Commercial Union Assur. Co.
Smith, J. Parsons	12	Philadelphia, Pa.,	Manager,	Hartford Fire Ins. Co.
*SMITH, T. H.	74	946 Insurance Ex., Chicago,	Adjuster.	Delaware Underwriters.
*SMITH, THOS. H.	89	Kuhns Bldg., Dayton, O.,	State Agent,	Allemania Fire Ins. Co.
Smith, Victor A.	16	Globe Bldg., Pittsburg, Pa.	Independent Adjuster.	
Smith, W. A.	15	160 W. Jackson Boul., Chicago, Ill.,	Underwriting Supervisor,	Royal Ins. Co.
Smith, Warren K.	16	2113 Ins. Exch., Chicago, Ill.,	State Agent,	Mercantile Ins. of America.
Snyder, B. Goff	17	51 Kenyon Bldg., Louisville,	Special Agent,	A. D. Baker & Co.
Snyder, Claude F.	98	Lexington, Ky.,	Manager,	Henry Clay Fire Ins. Co.
Snyder, E. S.	09	Watertown, S. D.,	Special Agent,	Fireman's Fund Insurance Co.
Snyder, Frank G.	03	Louisville, Ky.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Snyder, Geo. R.	09	Mt. Sterling, Ky.,	Special Agent,	Boston & Mich. Commercial Ins. Co.
Sommers, Paul B.	12	Hartman Bldg., Columbus, O.,	State Agent,	Scottish Union & National Ins. Co.
Sonnen, W. J.	00	2163 Insurance Ex., Chicago,	Manager,	St. Paul F. & M. Ins. Co.
Sowards, Hugh L.	13	607 1st Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent,	Norwich Union Fire Office.
*SPEAR, THEO. F.	75	Hartford, Conn.,	Assistant Secretary,	Phoenix Ins. Co., Hartford.
Speed, A. C.	97-03:08	Columbus, Ohio,	State Agent,	American Central Ins. Co., St. Louis.
Speed, J. S.	14	Gazette Bldg., Little Rock, Ark.,	Manager,	Arkansas Actuarial Bureau.
Spencer, Norman L.	12	Lansing, Mich.,	Special Agent,	Pennsylvania Fire Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Spice, Horace L.	94	P.O.Box 473, Detroit, Mich.,	Adjuster.	
Spoerer, F. E.	14	Ins. Exch., Chicago,	District Manager,	Conn. Fire Ins. Co. & Phoenix of Hartf'd.
Stabler, Frank L.	07	78 William St., New York, N.Y.	Asst. General Agent,	North British & Mercantile Ins. Co.
Stafford, John F.	97	N. Y. Life Bldg., Chicago,	Supt. of Agencies,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Starr, B. E.	11	120 W. Ottawa St., Lansing, Mich.,	Special Agent,	
*STAUFFER, J. GEO.	92	39 So. La Salle St., Chicago,	Supt. of Agencies,	Michigan Commercial Insurance Co.
Stead, A. H. L.	15	Winnipeg, Manitoba,	Secretary-Treasurer,	Fireman's Fund Insurance Co.
*STERLE, W. L.	91	New York City, N. Y.,	Vice President,	Western Canada Fire Und. Assn.
Stephens, Harry E.	09	Topeka, Kan.,	Special Agent,	Niagara Fire Ins. Co.
Stephenson, Harry W.	10	Philadelphia, Pa.,	Vice-President,	Ins. Co. of North America.
Stewart, A. N.	11	419 Walnut St., Philadelphia,	Vice-President,	Ins. Co., State of Pa., Phila.
†Stewart, J. R.	14	15 Wellington St. East, Tor- onto, Can.,	Special Agent,	Citizens Fire Insurance Co.
Stine, D. O.	09	Reedsburg, Wis.,	Special Agent,	Aetna Insurance Co.
Stinson, Alfred	04	Minneapolis, Minn.,	Secretary,	St. Paul F. & M. Ins. Co.
Stodghill, Wm. M.	05	211-17 W. I. Hollingsworth Bldg., Los Angeles, Cal.,	Special Agent,	Winona Fire Ins. Co. of Minneapolis.
Stone, C. G.	08	Talbot Blk., Indianapolis, Ind.	Special Agent,	National Union Fire Insurance Co.
Stone, F. W.	06	Decatur, Ill.,	Local Agent,	Hand in Hand Underwriters.
Stone, John	95	Talbot Blk., Indianapolis, Ind.,	Special Agent,	Strohm-Stone Co.
Stone, Robt. R.	15	Marcellus, N. Y.,		{ Commercial Union Assurance Co., Ltd. Palatine Insurance Co., Ltd.
Stoner, W. B.	11	313 Lemeke Bldg., Indianapolis, Ind.,	Special Agent,	
Street, Chas. R.	06	137 So. La Salle St., Chicago,	Vice-President,	Aetna Fire Insurance Co.
Strode, Wm. P.	17	711 Merchants Bank Bldg., St. Paul, Minn.,	Special Agent,	Fidelity-Phoenix Fire Insurance Co.
Struck, J. A.	14	Pekin, Ill.,	Adjuster.	Delaware Underwriters.
Stuart, J. C.	14	301 Observatory Bldg., Des Moines, Ia.,	Special Agent,	
Stuck, Geo. W.	07	Peoria, Ill.,	State Agent,	Aetna Insurance Co.
Sturhahn, C. F.	14	Rossia Bldg., Hartford, Conn.,	United States Manager,	American Ins. Co., N. J.
Sullivan, J. R.	00	Milwaukee, Wis.,	Inspector.	Rossia Insurance Co.
Sundberg, Harry A.	08	1827 10th Ave., Minneapolis,	General Agent,	Evera Fire Ins. & Life Co.
Sundloff, Fred W.	17	39 S. La Salle St., Chicago,	Special Agent,	Hartford Fire Ins. Co.
Sweasea, W. F.	09	Minneapolis, Minn.,	State Agent,	Niagara Fire Insurance Co.
Swire, Roger	16	Iowa City, Ia.,	State Agent,	German-American Ins. Co.
Swope, W. P.	11	Indianapolis, Ind.	State Agent,	American Eagle Ins. Co.
Tallman, J. B.	00	Ins. Exch. Bldg., Chicago,	State Agent,	Royal Exchange Assurance of London.
Tanner, D. M.	08	Richwood, Ohio,	State Agent,	Cleveland National.
Tanner, Everett T.	07	Paris, Ill.,	State Agent,	Security Ins. Co., Conn.
Tanner, R. L.	17	Ins. Exch. Bldg., Chicago,	Special Agent,	New York Underwriters.
Taylor, Ralph H.	08	Columbus, Ohio,	Special Agent,	St. Paul F. & M. Ins. Co.
Tennant, Ralph W.	15	160 W. Jackson Boul., Chicago,	Special Agent,	Queen Ins. Co.
Tetlow, Jno. B.	17	Rockford, Ill.,	Special Agent,	American of Newark.
Thatcher, H. H.	01	Pontiac, Mich.	State Agent,	Fidelity Phenix.
Theimer, K. P.	14	Owatonna, Minn.,	State Agent,	American of N. J.
Thomas, Caesar	15	Watertown, Tenn.,	State Agent,	Ins. Co. of N. A.
Thomas, D. D.	03	Carrollton, Mo.,	State Agent,	National Ins. Co. of Hartford.
Thomas, Earl W.	12	1223 Pierce Bldg., St. Louis, Mo.,	State Agent,	Queen Ins. Co.

\* Life member.

† Enlisted.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Thomas, Geo. H.	17	309 Hartman Bldg., Columbus, O.,	Special Agent,	Aetna Ins. Co.
Thomas, J. A.	12	1001 Sharp Bldg., Kansas City, Mo.,	Special Agent,	Aetna Insurance Co.
Thomas, J. M.	17	137 S. La Salle St., Chicago,	Secretary,	Fidelity-Phenix Assur. Co.
Thompson, C. L.	11	2027 Insurance Ex., Chicago,		Marsh & McLennan.
Thompson, F. F.	09	721 Ins. Bldg., Oklahoma City, Okla.,	State Agent,	N. B. & M. Insurance Co.
Thorburn, J. L.	11	Norfolk, Neb.,	Special Agent,	Aetna Fire Insurance Co.
Thrush, Geo. W.	14	500 Hartman Bldg., Columbus, O.,	Special Agent,	National of Hartford.
Timberlake, C. S.	98	Hartford, Conn.,	General Agent,	Hartford Fire Insurance Co.
Tinsley, E. W.	11	609 Securities Bldg., Des Moines, Ia.,	Special Agent,	Aetna.
Tippery, W. J.	09	Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Aetna Insurance Co.
Titus, Wm. G.	09	Lansing, Mich.,	Special Agent,	Prussian National Ins. Co.
Tolles, Fred W.	96	Milwaukee, Wis.,	Adjuster.	
Townley, W. R.	94	76 W. Monroe St., Chicago,	General Agent,	British America Assurance Co. Western Assurance Co.
Tracy, Chas. P.	17	1911 Ins. Ex. Bldg., Chicago,	Special Agent,	New Hampshire Ins. Co.
*TREMBOR, Wm.	82	Freeport, Ill.		
Trent, John A.	09	409 Postal Bldg., Kansas City, Mo.,	Adjuster.	
*TRELEVANT, J. T.	79	Dallas, Texas,	General Agent,	Tresevant & Cochran.
Tripp, S. W.	96	1064 Insurance Ex., Chicago,	Manager,	Western Factory Ins. Association.
Tritle, F. L.	94	Rockford, Ill.,	Inspector.	
Turner, C. H.	15	332 So. La Salle St., Chicago,	Cook Co. Manager,	Continental Ins. Co.
Turner, Paul	12	Detroit, Mich.,		c/o Detroit Nat'l Fire Ins. Co.
Turner, S. D.	12	Indianapolis, Ind.,	Special Agent,	Cleveland Nat. Fire Ins. Co.
Tuttle, C. R.	11	76 W. Monroe St., Chicago,	General Agent,	Ins. Co. of N. Amer.
Ullmann, Albert I.	14	Ins. Exchange, Chicago,	District Manager,	Conn. Fire Ins. Co. & Phoenix of Hartf'd.
Underwood, Thos. C.	15	P. O. Box 771, Chicago, Ill.,	Adjuster,	Continental Ins. Co.
Updegraff, J. G.	08	Kansas City, Mo.	State Agent,	Royal Ins. Co.
Upham, A. M.	05	718 Citizens Nat. Bank Bldg., Des Moines, Iowa,	State Agent,	Liverpool & London & Globe Ins. Co.
Upham, H. C.	14	706 Fidelity Tr. Bldg., Indianapolis, Ind.,	State Agent,	Security Insurance Co.
Vail, J. D.	16	39 So. La Salle St., Chicago.	Ass't Gen'l Agent,	Hartford Fire Ins. Co.
Valentine, Geo. S.	00	1435 Insurance Ex., Chicago,	Assistant Manager,	Prussian National Insurance Co.
Vallentyne, Robt. G.	08	Box 73, 865 Empire Bldg., Fargo, N. D.,	Special Agent,	Northern Assurance Co., England.
†Van Deventer, A. E.	14	Ins. Exch. Bldg., Chicago,	Special Agent,	Aetna Insurance Co.
*VAN DEVENTER, W.E.	92	1827 Ins. Exch., Chicago,	State Agent,	Aetna Insurance Co.
VanValkenburg, M.W.	94	420 American Bank Bldg., Kansas City, Mo.,	State Agent,	Liverpool & London & Globe Ins. Co.
Varley, Chas. E.	10	134 So. La Salle St., Chicago,	Sp. Agt. Imp. Risk Dept.,	Springfield F. & M. Ins. Co.
Vernor, Richard E.	17	1216 Chamber of Commerce, Detroit, Mich.,	Special Agent,	Commercial Union Assur. Co.
Vickery, E. B.	14	1337 Ins. Exch., Chicago,	Cook Co. Special Agent,	Niagara Fire Insurance Co.
Von Sien, Geo. S.	16	Fargo, N. D.,	Special Agent,	Liverpool & London & Globe Ins. Co.
*VORE, MILTON P.	92	12th floor, Ins., Ex., Chicago,	Special Agent,	Generale & Urbaine of Paris.
Voss, R. D.	15	Hamilton Hotel, Wichita, Kan.,	Special Agent,	Continental Ins. Co.

\* Life member.

† Enlisted.



NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Waddell, W. W.	04	202 Des Moines Life Bldg., Des Moines, Ia.,	State Agent,	National Insurance Co. of Hartford.
Wadsworth, C. D.	17	416 Central Life Bldg., Des Moines, Ia.,	State Agent,	Springfield F. & M. Ins. Co. c/o Citizens Insurance Co., Mo. Rochester German Underwriters. Home Insurance Co., N. Y.
*WAGGONER, SOL. E.	78-91:94	Pierce Bldg., St. Louis, Mo.,		
Waldron, Raymond	03	1050 Insurance Ex., Chicago,	State Agent,	
*WALKER, H. H.	71	Chicago, Ill.,	Sec'y Farm Dep't,	
Walker, W. E.	11	706 Gas & Elec. Bldg., Denver, Colo.,	Special Agent,	Glens Falls Ins. Co.
Wallace, A. C.	13	4242 Forest Ave., Kansas City, Mo.,	Special Agent,	Queen Insurance Co. c/o National Fire Ins. Co., Hartford.
*WALLACE, J. M.	82	Dayton, Ohio,		
Wallace, Robt. B.	15	State National Bank Bldg., Oklahoma City, Okla.,	Special Agent,	Sun Insurance Office.
Wallace, Walter G.	13	2119 Insurance Ex., Chicago,	Special Agent,	Ohio Farmers Ins. Co.
Walling, Kelsey L.	04	Des Moines, Ia.	Inspector,	Ia. Inspection Bureau.
Walsh, J. H.	09	American Bank Bldg., Kansas City, Mo.,	Special Agent,	Home Insurance Co., N. Y.
Walsh, T. R.	15	Box 774, Sioux Falls, S. Dak.,	Special Agent,	Crum & Foster.
Walsh, William	17	827 2nd Ave. So., Minneapolis,	Asst. Secretary,	Twin City Fire Ins. Co.
Wanvig, Harry F.	15	80 Maiden Lane, New York,	Secretary,	Yorkshire Ins. Co.
Wanvig, M. L.	17	947 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	Niagara Fire Ins. Co.
*WARDLE, H. M.	92	Detroit, Mich.,	Special Agent,	Citizens Ins. Co., Mo.
Warner, E. H.	17	Mason City, Ia.,	State Agent,	Columbian National.
Warner, Lansing B.	00	111 W. Monroe St., Chicago.		
Warnshuis, J. W.	03	Des Moines, Ia.,	State Agent,	Sun of England.
Warren, F. H.	17	Independent Life Bldg., Nashville, Tenn.,	Special Agent,	Royal Ins. Co.
Warren, L. P.	16	175 W. Jackson Boul., Chicago, Ill.	Special Agent,	L. & L. & G. Ins. Co.
*WARREN, W. S.	91	1144 Insurance Ex., Chicago,	Manager,	Liverpool & London & Globe Ins. Co.
*WASHINGTON, H. B.	82	New York City, N. Y.,	Special Agent,	Hamburg-Bremen Fire Ins. Co.
*WASSON, A. M. L.	81-85:96	1314 First Nat. Bank Bldg., Cincinnati, Ohio,	Retired.	
Waterman, Howard F.	05	1507 Waldheim Bldg., Kansas City, Mo.,	Special Agent,	Agricultural Ins. Co.
Watson, Clifford	99	Box 384, Cedar Rapids, Ia.,	Special Agent,	Niagara Fire Insurance Co., N. Y.
Watson, Wm. F.	11	Indianapolis, Ind.,	State Agent,	Hartford Fire Insurance Co.
Weaver, K. D.	10	104 Phoenix Bldg., Minneapolis, Minn.,	Special Agent,	Sun Insurance Office.
Weaver, F. L.	05	1450 2nd Ave., Detroit, Mich.,	Special Agent,	Allemannia Insurance Co.
Webb, Ward W.	14	120 N. Ottawa St., Lansing, Mich.,	Special Agent,	A. D. Baker Co.
Webster, Geo.	01	Gas & Elec. Bldg., Denver.		
Webster, W. Dix.	05	Insurance Ex., Chicago,	General Agent,	Girard Ins. Co.
Wehmeyer, C. A.	04-06:08	Ann Arbor, Mich.,	Special Agent,	Security Ins. Co., New Haven, Conn.
Weil, Aaron M.	98	Evansville, Ind.,	Local Agent.	
Weineck, F. L.	02	204 Jefferson Bldg., Milwaukee, Wis.	Special Agent,	Sun Ins. Office.
Weinfurth, Ed. J.	17	Pierce Bldg., St. Louis, Mo.	State Agent,	Dubuque F. & M. Ins. Co.
Weingartner, R. L.	15	1425 Camp Ave., Rockford, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Weiser, S. F.	04	Dubuque, Iowa,	Secretary,	Dubuque F. & M. Ins. Co.
Welch, B. M.	17	86 Michigan St., Milwaukee,	State Agent,	Phoenix of London.
Wells, Ed. E.	11	1144 Ins. Ex., Chicago,	State Agent,	Liverpool & London & Globe Ins. Co.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Wells, H. M.	99	1637 Insurance Ex., Chicago,	Adjuster,	e/o Klee, Rogers & Co.
Welpton, D. B.	95	Arlington Bldg., P.O.Box 1432, Omaha, Neb.,	Executive State Agent,	Royal Insurance Co.
Welsh, Milton	99	1027 N. Y. Life Bldg., Kansas City, Mo.,	Adjuster.	
Welsh, Milton, Jr.	15	1025 New York Life Bldg., Kansas City, Mo.,	Special Agent,	Glens Falls Ins. Co.
Welsh, M. W.	13	Free Press Bldg., Detroit.		
Wendt, W. J.	16	Ins. Exch. Bldg., Chicago, Ill.,	State Agent,	Newark Fire Ins. Co.
Wesner, E. M.	09	Burlington, Ia.,	Adjuster,	American Ins. Co., Newark.
West, D. D.	15	Grand Rapids, Mich.,	State Agent,	Interstate Fire Ins. Co.
Westmeyer, F. H.	11	Toledo, O.,	Adjuster,	c/o Chas. E. Curtis.
Wetmore, E. R.	95	Chicago, Ill.,	Special Agent,	N. Y. Underwriters Agency.
Whalen, Henry C.	16	Wichita, Kan.,	President,	Central States Fire Ins. Co.
Wharton, J. C.	07	1203 1st Nat. Bank Bldg., Cincinnati, Ohio,	Special Agent.	Sun Insurance Office.
Wheeler, C. E.	09	Milwaukee, Wis.,	Manager,	Wis. Ins. Bureau.
Whilden, Wm. G.	00	105 William St., New York City, N. Y.,	General Agent,	Whilden & Hancock, General Agents.
Whipple, C. G.	05	Insurance Ex., Chicago,	Examiner,	National of Hartford.
Whitchurch, H. E.	15	Nat. City Bank Bldg., Mankato, Minn.	Special Agent,	Continental Ins. Co.
White, J. B.	17	2115 Ins. Exch. Bldg. Chicago,	Special Agent,	Glens Falls Ins. Co.
White, Jno. O.	15	808 Stahlman Bldg., Nashville, Tenn.,	Special Agent,	Sun Insurance Office.
White, Morris W.	13	329½ Jackson St., St. Paul,	State Agent,	Glens Falls Ins. Co.
White, Richard	16	607 Colo. Bldg., Denver, Colo.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Whitford, Geo. S.	03	607 Colorado Bldg., Denver, Colo.,	General Agent,	Niagara Fire Insurance Co.
*WHITLOCK, J. L.	75	Glens Falls, N. Y.,	Vice-President,	Glens Falls Insurance Co.
Whitlock, Royal J.	06	2115 Ins. Ex. Bldg., Chicago,	Special Agent,	Glens Falls Insurance Co.
Whitney, Marlin V.	08	110 Fort St., W., Detroit, Mich.,	Special Agent,	Western & British America.
Whittemore, C. L.	1885-1902	Sharp Bldg., Kan. City., Mo.,	Manager,	Western Adjustment and Inspection Co.
Whitton, Fred A.	15	Hoxie, Kansas,	Special Agt. and Adjust'r,	American Insurance Co. of Newark.
Wiehe, O. D.	10	1717 S. Division St., Grand Rapids, Mich.,	Special Agent,	Phoenix of England.
Wieben, Rud. H.	10	133 39th St., Milwaukee, Wis.,	State Agent,	Milwaukee Fire Insurance Co.
Wiehman, R. F.	17	1st Nat. Bank Bldg., Lincoln,	Special Agent,	Liverpool & London & Globe Ins. Co.
Wilbur, J. R.	15	800 Postal Tel. Bldg., Chicago,	Assistant Secretary,	Continental Ins. Co.
Wile, Edwin W.	09	92 William St., New York City,	Manager Loss Dep't,	Kelley & Fuller.
Wiley, Rodney D.	13	615 Hartman Bldg., Columbus, Ohio,	Special Agent,	Yorkshire Ins. Co.
Wilken, W. A.	96	Atlantic, Iowa,	State Agent,	Williamsburgh City Fire Ins. Co.
Williams, Chas. B.	06	Insurance Ex., Chicago, Ill.,	Gen'l Adjuster,	Munger, Vokoun, Wetmore & Witherbee.
*WILLIAMS, GEO. G.	85	238 Wells Bldg., Milwaukee, Wis.,	State Agent,	Liverpool & London & Globe Ins. Co.
Williams, Jos. E.	17	172 Wisconsin St., Milwaukee, Wis.,	Mgr. Local Dept.,	Northwestern National Ins. Co.
Williams, J. W.	05	News Bldg., Indianapolis, Ind.,	Manager,	Merchants & Mfrs. Ins. Bureau.
Williams, R. H.	11	603 Ins. Bldg., 19 Main St., W. Rochester, N. Y.		
*WILLIAMS, S. G.	82	Denver, Col.,	Ins. Atty. & Adj.	
Williams, W. D.	97	Rockford, Ill.,	Manager,	Security Insurance Co.
Wilson, Freeman	10	205 Schultz Bldg., Columbus, Ohio,	Special Agent,	Rhode Island Fire Insurance Co.
Wilson, Geo. T.	02	Dayton, Ohio,	Special Agent,	German Fire Ins. Co., Pittsburgh, Pa.

\* Life member.

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Wilson, Kit	15	Dwight Bldg., Kan. City, Mo.,	State Agent,	Firemen's Ins. Co.
*WINDLE, JOS. J.	91	512-100 Cathedral Parkway, New York.		
Windsor, J. L.	05	922 State Life Bldg., Indianapolis, Ind.,	Special Agent,	Glens Falls Insurance Co.
Winter, Edw. A.	12	Cincinnati, Ohio,	Secretary,	National Fire Ins. Co.
Wippell, P. P.	07	2127 Insurance Ex., Chicago,	Special Agent,	Agricultural Insurance Co.
Wirth, E. F.	11	944 Plymouth Bldg., Minneapolis, Minn.,	Special Agent,	National Fire Ins. Co. of Hartford.
Wise, Gus. M.	05	1507 Waldheim Bldg., Kansas City,	State Agent,	Ins. Co., State of Pa.
Wisner, W. K.	99	Cedar Rapids, Ia.,	Special Agent,	Aachen & Munich Fire Ins. Co.
*WITHERS, W. E.	89	1753 Insurance Ex., Chicago,	Local Agent.	
Woessner, Henry J.	02	1821 Insurance Ex., Chicago,	General Agent,	Marquette National Ins. Co.
†Wolff, Herman C.	14	1506 Merchants Nat'l. Bldg., Indianapolis, Ind.,	Special Agent,	Aetna Insurance Co.
Wolff, L. H.	95	Indianapolis, Ind.,	State Agent,	Aetna Insurance Co., Hartford.
Wollaeger, Gustave, Jr.	07	Milwaukee, Wis.,	President,	Concordia Fire Ins. Co.
Woltersdorff, Ralph F.	06	1305 Insurance Ex., Chicago,	Special Agent,	Atlas Assurance Co.
Wonn, C. G.	01	Monadnock Bldg., Chicago,	Special Agent,	Northern Assurance Co.
Wood, C. O.	03	604 New Hayden Bldg., Columbus, Ohio,	Special Agent,	Home Insurance Co., N. Y.
*Wood, H. N.	85	814 Omaha Nat. Bank Bldg., Omaha, Neb.,	State Agent,	North British & Mercantile Ins. Co.
Woodbury, Cyrus	96	204 Hartman Bldg., Columbus, Ohio,	Special Agent,	Queen Insurance Co.
Woodbury, G. W.	11	Des Moines, Iowa.		
Woodroffe, Jno. T.	17	Fargo, N. Dak.,	Special Agent,	Northwestern F. & M. Ins. Co.
Woods, F. E.	13	Omaha, Nebr.	Special Agent,	Sun Ins. Office.
Woodsmall, W. O.	17	American Bank Bldg., Kansas City, Mo.,	Special Agent,	Home Ins. Co.
Woodward, R. W.	17	2113 Ins. Exch. Bldg.,	General Inspector,	North British & Merc. Ins. Co.
Worthington, G. H.	10	76 W. Monroe St., Chicago,	Examiner,	Commercial Union.
Wright, Arthur J.	08	P. O. Box 1605, Milwaukee,	General Adjuster,	Northwestern Nat'l Ins. Co., Milwaukee.
Wright, W. S.	08	Marquette, Mich.,	Adjuster.	
Wyatt, Jas.	12	Chrisman, Ill.,	State Agent,	Queen Insurance Co.
Wykoff, Clifton J.	11	Oklahoma City, Okla.,	Special Agent,	New York Underwriters.
Yeaton, Alfred D.	10	217 W. Water St., Milwaukee, Wis.,	Special Agent,	New Hampshire Fire Ins. Co.
Young, Chas. O.	00	1122 Plymouth Bldg., Minneapolis, Minn.		
Yunker, Geo. A.	06	Plain Dealer Bldg., Cleveland, Ohio,	Special Agent,	Royal Insurance Co. of Liverpool.
Zechlin, H. J.	02	New York, N. Y.,	Supt. of Agents,	Niagara Fire Insurance Co.
Zeman, F. J.	16	1406 Farnum Rd., Omaha, Neb.	Treasurer,	Nat. Security Fire Ins. Co.
Zimmer, H. M.	06	1401 Ins. Exchange, Chicago,	Special Agent,	Home Insurance Co. of New York.
Zoelser, Paul	14	Oshkosh, Wis.,	Special Agent,	National Union Insurance Co.
Zuber, Jno. W.	17	16 E. Broad St., Columbus, O.,	President,	American National Fire Ins. Co.
Zweig, H. M.	03	424 Walnut St., Philadelphia,	State Agent,	National Ins. Co. of Hartford.

\* Life member.

† Enlisted.

## LIFE MEMBERSHIP

Affeld, Chas. E.	Chicago, Ill.	Johnston, Jas. C.	San Francisco, Cal.
Alverson, H. C.	Des Moines, Iowa.	Kelsey, H. N.	New York City, N. Y.
Andrews, C. L.	Detroit, Mich.	Kelsey, Jos. A.	New York.
Andrus, S. D.	Detroit, Mich.	Kemp, O. C.	Greenville, Mich.
Atwood, H. F.	Rochester, N. Y.	Lamey, H. T.	Denver, Colo.
Bailey, Geo. A.	Topeka, Kan.	Lee, Frederick W.	New York
Barnard, C. F.	Cleveland, O.	Lenahan, J. H.	New York.
Barry, Chas. H.	Chicago, Ill.	Little, F. W., Jr.	Kansas City, Mo.
Bennett, H.	Cedar Rapids, Iowa.	Littlejohn, W. J.	Chicago, Ill.
Blackwelder, I. S.	Chicago, Ill.	Love, A. J.	Omaha, Neb.
Bliven, Waite.	Philadelphia, Pa.	Lovejoy, George M.	Hartford, Conn.
Bloom, N. A.	Detroit, Mich.	Low, C. F.	New Orleans.
Blossom, Geo. W.	Chicago, Ill.	Main, Geo. C.	Seattle, Wash.
Bonar, L. J.	Mansfield, Ohio.	McGregor, P. D.	Chicago, Ill.
Brant, J. A.	Minneapolis, Minn.	McLeren, J. B.	Duluth, Minn.
Calley, E. J.	Chicago, Ill.	McMillan, L. S.	Chicago, Ill.
Carlisle, E. G.	Chicago, Ill.	Miller, A. F.	Belleville, Ill.
Cate, S. E.	St. Louis, Mo.	Miller, C. N.	Springdale, Ark.
Chamberlin, W. O.	Minneapolis, Minn.	Moore, Geo. H.	Chicago, Ill.
Chapman, W. A.	Chicago, Ill.	O'Brien, Jos. W.	Grand Haven, Mich.
Clarkson, H.	Topeka, Kan.	Page, Wm. E.	Des Moines, Iowa.
Clough, Allen E.	New York, N. Y.	Rassweiler, H. H.	Naperville, Ill.
Cornell, H. F.	Philadelphia, Pa.	Raynolds, Robert L.	Columbus, Ohio.
Crosley, Geo. R.	Milwaukee, Wis.	Redfield, George E.	Chicago, Ill.
Cunningham, J. L.	Glens Falls, N. Y.	Redfield, D. W.	Chicago, Ill.
Dallas, W. I.	Omaha, Neb.	Richardson, Charles.	Chicago, Ill.
Daniel, T. R.	Minneapolis, Minn.	Ritchie, Frank.	Cincinnati, Ohio
Daniels, W. H.	Chicago, Ill.	Robertson, J. W.	Chicago, Ill.
Dargan, J. T.	Atlanta, Ga.	Rogers, Frank D.	Chicago, Ill.
Davies, Jno. E.	Chicago, Ill.	Rollo, W. F.	Chicago, Ill.
de Roode, Holger.	Chicago, Ill.	Scott, Walter.	Kansas City, Mo.
Driscoll, M. F.	Chicago, Ill.	Scars, M. L.	Kansas City, Mo.
Dunlop, Chas. D.	Providence, R. I.	Singleton, J. P.	Chicago, Ill.
Eddy, H. C.	Chicago, Ill.	Smith, T. H.	Chicago, Ill.
Englemann, C. P.	Chicago, Ill.	Smith, Thos. H.	Dayton, Ohio.
Evans, A. N.	Columbus, O.	Spear, Theo. F.	Hartford, Conn.
Fargo, F. M.	Minneapolis, Minn.	Staufer, J. Geo.	Chicago, Ill.
Fisher, G. M.	Chicago, Ill.	Steele, W. L.	Chicago, Ill.
Fisher, Walter I.	Minneapolis, Minn.	Trembor, Wm.	Freeport, Ill.
Fort, C. W.	Kansas City, Mo.	Trezevant, J. T.	Dallas, Texas.
Friedley, H. H.	Indianapolis, Ind.	Van Deventer, W. E.	Chicago, Ill.
Gill, Geo. C.	Quincy, Ill.	Vore, Milton P.	Chicago, Ill.
Glidden, H. H.	Chicago, Ill.	Waggoner, Sol. E.	St. Louis, Mo.
Goff, E. L.	Philadelphia, Pa.	Walker, H. H.	Chicago, Ill.
Griffith, J. H.	Chicago, Ill.	Wallace, J. M.	Dayton, Ohio.
Harvey, R. D.	New York, N. Y.	Wardle, H. M.	Detroit, Mich.
Heaford, H. H.	Chicago, Ill.	Warren, W. S.	Chicago, Ill.
Higbee, W. E.	Chicago, Ill.	Washington, H. B.	New York, N. Y.
Higley, Chas. W.	Chicago, Ill.	Wasson, A. M. L.	Cincinnati, O.
Hildreth, L. E.	Chicago, Ill.	Wheeler, E. S.	Chicago, Ill.
Hill, Herbert C.	Boston, Mass.	Whitlock, J. L.	Glens Falls, N. Y.
Hilton, J. M.	Chicago, Ill.	Williams, Geo. G.	Milwaukee, Wis.
Hitchcock, E. M.	Minneapolis, Minn.	Williams, S. G.	Denver, Colo.
Ingram, Jno. C.	Chicago, Ill.	Windle, J. J.	New York, N. Y.
Johnson, W. N.	Chicago, Ill.	Witherbee, W. E.	Chicago, Ill.
		Wood, H. N.	Omaha, Neb.

At the Fortieth Annual Meeting of the Fire Underwriters' Association of the Northwest, held in Chicago, October 6 and 7, 1909 the following amendment to the By-Laws was adopted:

## ARTICLE II.

SECTION 8. All members, whether active or associate, will be transferred to the Life Membership List after they have paid dues twenty-five years, such life membership to carry with it all the rights and privileges of an active member, and with no dues to pay.

## ASSOCIATE MEMBERS

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Arnold, F. W., Jr.	06	159 Waterman St., Providence, R. I.,	Attorney.	
Barnes, H. L.	10	Box 22, Oshkosh, Wis.,		c/o Barnes Construction Co.
Carver, J. G.	96	Dime Bank Bldg., Detroit, Mich.,		c/o Liverpool, London & Globe Ins. Co. Hood Agency.
Conklin, Walter W.	99	Minneapolis, Minn.,	Local Agent,	
De Veuve, Jas. H.	96	Pioneer Bldg., Seattle, Wash.		
*Driscoll, M. F.	92	Lakota Hotel, Chicago,	Retired.	
Espenscheid, H. F.	01	Danville, Ill.,	Local Agent,	Phillips, Snapp & Espenscheid.
Faymonville, W. J.	03	39 So. La Salle St., Chicago,	Examiner,	Fireman's Fund. Ins. Co.
Fertig, C. T.	97	Colorado Springs, Colo.,	Local Agent,	Lawton & Fertig.
Flanagin, Theo. E.	09	910 Michigan Ave., Chicago,	Treasurer,	H. L. Stevens & Co.
Harrison, J. M.	10	N.Y. Life Bldg., Minneapolis,		c/o Connecticut Fire Insurance Co.
Hebgen, Arthur F.	04	Milwaukee, Wis.,	Special Agent,	Concordia Fire Ins. Co.
Heller, Geo., Jr.	05	Sheboygan, Wis.,	Local Agent.	
Henry, A. E.	10	Spout Springs, Va., R.R. 2 Box 16.		
Hunter, R. H.	94	Ins. Exchange, Chicago,	Local Agent.	
Kelley, W. P.	93	South Bend, Ind.,	Local Agent,	
Livingston, J. K.	97	Detroit, Mich.,	Local Agent,	Whittaker Bros. & Livingston.
Mannen, Frank A.	97-99:03	19 Cedar St., New York, N. Y.		
McDonald, J. J.	11		Local Agent,	Rollins, Burdick & Hunter Co.
*Rassweiler, H. H.	92	Naperville, Ill.		
Schafer, Fred W.	99	410 Fidelity Tr. Bldg., Kansas City, Mo.,	Local Agent.	
Shepherd, John	00	614 Westmoreland Ave., Los Angeles, Cal.,		c/o Knickerbocker Portland Cement Co.
Shepherd, John E.	97	Charlottesville, Va.,	Vice-President,	Automatic Fire Pro. Co., Whitestone, L.I.
Smith, Horace M.	95	Terre Haute, Ind.,	Local Agent.	
Stone, Robt. S.	15	Marcellus, N. Y.		
Troxell, Robt. W.	06	Springfield, Ill.,	Local Agent.	

\*Life Member.

## HONORARY MEMBERS

NAME	Date of Membership	ADDRESS	TITLE	COMPANY
Barry, Hon. Jas. V.	10	1 Madison Ave., New York.		
Beck, Hon. Jas. M.	97	44 Wall St., New York City.		
Bissell, R. M.	97	Hartford, Conn.,	President,	Hartford Fire Insurance Co.
Briggs, Nelson E.	94	2113 Ins. Ex., Chicago,	State Agent,	North Brit. & Merc. Ins. Co.
Gantz, Miss Abbie B.	16	2132 Ins. Exch., Chicago, Ill.	Librarian	Fire Underwriters Assn. of the Northwest.
Gunsaulus, Dr. F. W.	13	Chicago, Ill.,	President,	Armour Institute of Technology.
Jessop, R. N.	96	Fairfield, Ill.,	Special Agent,	Fidelity-Phenix Fire Insurance Co.
Wyper, James	97	Hartford, Conn.,	Secretary,	Orient Insurance Company.

# In Memoriam

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Abbey, A. J. B.	89	San Antonio, Tex.,	Special Agent,	Home Insurance Co., N. Y.
Abbott, W. S.	95	810 Dime Bank Bldg., Detroit, Mich.,	State Agent, Adjuster,	North British & Mercantile Ins. Co.
Adams, Geo. W.	04	Chicago, Ill.,	Secretary,	American Central Ins. Co.
Adams, John H.,	10	St. Louis, Mo.,	Proprietor,	Western Insurance Review.
Aldrich, H. L.	89	St. Louis, Mo.,	Special Agent,	Agricultural Ins. Co.
Alexander, F. W.	07	Indianapolis, Ind.,		
Allabach, E. W.	12	Des Moines, Iowa,	Special Agent,	Commercial Union Assurance Co., Ltd. Palatine Ins. Co., Ltd.
Allen, E. L.	98	New York City,	President,	German American Insurance Co., N. Y.
Amonson, Louis S.	13	Philadelphia, Pa.,	President,	Peoples National Fire Ins. Co.
Anderson, Lew W.	15	Cedar Rapids, Iowa,	Local Agent,	
Armstrong, Frank W.	97	Indianapolis, Ind.,	State Agent,	Merchants Ins. Co. of N. J.
Armstrong, G. A.	17	Detroit, Mich.,	State Agent & Adjuster,	Aetna Ins. Co. of Hartford.
Ashworth, Wm.	82	Chicago, Ill.,	General Agent,	British America Assurance Co., Toronto.
Aspinwall, Sterne F.	92	Grand Rapids, Mich.,	President,	Grand Rapids Fire Ins. Co.
Atwood, John	83	Alton, Ill.,	President,	Illinois Mutual Ins. Co., Ill.
Baker, Thomas, Jr.	16	Fargo, N. D.,	General Agent,	St. Paul, F. & M. Ins. Co.
Barnum, H.	17	Binghampton, N. Y.,	Supt. of Agencies,	Agricultural Ins. Co.
Barry, A. S.	83	Godfrey, Ill.,	General Adjuster,	
Bartels, H. A.	17	409 Hammond Bldg., Detroit, Mich.,	State Agent,	Rochester German Underwriters.
Bassett, E. J.	91	Hartford, Conn.,	General Agent,	Aetna Insurance Co., Hartford.
Belden, J. S.	08	Chicago, Ill.,	Manager,	Fire Association.
Bennett, F. C.	97	Cincinnati, Ohio,	General Agent,	Aetna Ins. Co.
Bennett, J. B.	90	Indianapolis, Ind.,	Local Board Commission'r.	
Berne, J. J.	95	Chicago, Ill.,	General Adjuster,	Traders Ins. Co., Chicago.
Berry, E. H.	99	Milwaukee, Wis.,	State Agent,	Liverpool & London & Globe Ins. Co.
Best, J. G. S.	09	Chicago, Ill., 156 LaSalle St.,	Special Agent,	Girard F. & M. Ins. Co.
Beverage, David	97		Mgr. and Inspector,	
Bissell, F. R.	79	Dubuque, Iowa,	State Agent,	Hartford Fire Ins. Co., Hartford.
Bissell, Geo. Francis	95	Chicago, Ill.,	General Agent,	Hartford Fire Ins. Co., Hartford.
Bliven, Chas. E.	96	Chicago, Ill.	Manager,	American Fire Ins. Co., Philadelphia.
Blodgett, A. C.	06	Nashville, Tenn.,		
Blossom, Howard A.	07	St. Louis, Mo.,	President,	Merchants Ins. Co., St. Louis.
Boughton, Frank S.	91	Denver, Colo.,	Special Agent,	Niagara Fire Ins. Co., N. Y.
Bowers, H. E.	01	New York City,	Retired.	
Bradshaw, W. D.	01	Chicago, Ill.,	General Agent,	Firemen's Ins. Co., N. J.
Braunstein, J. B.	09	Cincinnati, Ohio,	Special Agent,	Phoenix Ins. Co., Hartford, Conn.
Brooks, Fred S.	13	825 Ford Bldg., Detroit, Mich.,	General Adjuster.	
Brown, J. Mabbet	16	Madison, Wis.		
Browne, Roger E.	10	Fargo, N. D.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Buck, Fred O'L.	10	Denver, Colo.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Burch, Thos. Ross	92	Chicago, Ill.,	Gen'l Ag't Western Dep't,	Phenix Ins. Co., Brooklyn.
Burns, M. J.	17	1263 Josephine St., Denver.		
Burroughs, F. M.	10	Chicago, Ill., 205 LaSalle St.,	Manager Farm Branch,	Phenix Insurance Co.
Burt, Fred E.	86	Detroit, Mich.,	Supervis. Ag't and Adj'r,	Niagara Falls Ins. Co., N. Y.
Bush, Henry W.	14	Chicago, Ill.,		
Butterfield, W. C.	01	St. Louis, Mo.,	General Adjuster,	Phoenix Ins. Co. of Hartford.
Campbell, E. T.	91	St. Louis, Mo.,	President,	American Central Ins. Co.
Campbell, S. F.	14	Insurance Exchange, Chicago,	Chicago Special Agent,	Glens Falls Ins. Co.

# In Memoriam—Continued

221

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Carson, R. B.	07	Chicago, Ill., Hyde Park Hotel,		
Cary, Eugene	04	Chicago, Ill.,	Manager,	German American Ins. Co., N. Y.
Caswell, James H.	16	New York City,	General Adjuster,	Germania Fire Ins. Co., N. Y.
Chapman, E. F.	09	Detroit, Mich.,	Inspector,	Michigan Inspe. Bureau.
Chittenden, W. G.	86	Chicago, Ill.,	General Agent,	Merchants Ins. Co., N. J.
Clark, A. A.	12	Des Moines, Iowa,	State Agent,	Fidelity-Phenix Fire Insurance Co.
Clarke, Geo. C.	87	Chicago, Ill.,	General Agent,	Boylston Ins. Co., Boston.
Clarke, W. T..	90	Des Moines, Iowa,	State Agent,	Franklin Fire Ins. Co., Philadelphia.
Clifford, W. E.	98	Evanston, Ill.		
Cofran, J. W. G.	12	Hartford, Conn.,	Vice-President,	Hartford Fire Ins. Co.
Colburn, Edgar L.	14	Minneapolis, Minn.,	State Agent,	Fire Ass'n of Phila.
Cole, Aaron B.	97	Indianapolis, Ind.,	State Agent,	New York Underwriters' Agency.
Collins, Martin	09	St. Louis, Mo.,	General Agent,	Fire Association, Phila.
Cook, Geo. H.	83	Indianapolis, Ind.,	Secretary,	Franklin Insurance Co.
Coombe, C. F. C.	84	St. Louis, Mo.,	Special Agent,	British America Assurance Co., Toronto.
Cornell, W. B.	87	Chicago, Ill.,	Superintendent,	North British & Mercantile Ins. Co.
Cowles, C. S.	11	Merriam Park, Minn.,	State Agent,	Royal Insurance Co.
Cramer, Adolf J.	98	Milwaukee, Wis.,	Secretary,	Milwaukee Mechanics' Ins. Co.
Crandall, H. N.	14	Merriam Park, Minn.,	Special Agent,	Northern Assurance Co.
Cratsenberg, A. A.	05	St. Paul, Minn.,	State Agent,	German American Ins. Co.
Cromer, James	04	Indianapolis, Ind.,	Special Agent,	Home Ins. Co., N. Y.
Crooke, George	00	Evanston, Ill.,	Manager,	Western Adjust. & Inspection Co.
Crooke, W. D.	94	Chicago, Ill.,	Manager,	Northern Assurance Co., Eng.
Cunningham, W. H.	01	Chicago, Ill.,	Manager,	Fire Association, Phila.
Cunningham, A. M.	86	Louisville, Ky.,	Sup't Agencies,	Queen Ins. Co., of England.
Dana, Francis	13	Insurance Ex., Chicago,		National Ins. Co. of Hartford.
De Camp, D. J.	95	Schenectady, N. Y.,	Special Agent,	Liverpool & London & Globe Ins. Co.
DeCamp, James M.	15	Cincinnati, Ohio,	General Agent,	Liverpool & London & Globe Ins. Co.
Dean, Thos. L.	92	Chicago, Ill.,	General Adjuster,	Hartford Fire Insurance Co., Hartford.
DeForset, E. F.	11	York, Pa.,	Western General Agent,	Farmers Fire Ins. Co., York.
Deming, Wm. L.	16	519 Sweetland Bldg., Cleveland, Ohio,	State Agent,	City of N. Y. Ins. Co.
Devin, David T.	99	Chicago, Ill.,	Manager,	Reliance Insurance Co., Phila. Delaware Insurance Co., Phila.
Dike, Henry A.	08	Chicago, Ill.,	Adjuster,	Western Adjust. & Inspection Co.
Doeppers, August B.	02	Indianapolis, Ind.,	General Agent,	German Ins. Co. of Indiana.
Dow, B. B.	11	Chicago, Ill.,	Adjuster.	
Downing, J. F.	13	Erie, Pa.,	General Agent,	Philadelphia Underwriters.
Dresser, Jasper M.	94	Lafayette, Ind.,	Financial Agent,	National Fire Ins. Co. of Hartford.
Ducat, Arthur C.	96	Chicago, Ill.,	Insurance Agent.	
Dudley, W. W.	00	Chicago, Ill.,	Secretary,	Governing Committee.
Eaton, Samuel S.	00	St. Paul, Minn.,	Local Agent.	
Eggleston, Seth	97	Burlington, Ia.,	Adjuster,	Providence Washington Ins. Co.
Engelbreton, Wilhelm	93	Rockford, Ill.,	Special Agent,	Rockford Insurance Co.
England, J. J. L.	12	Detroit, Mich.,	Special Agent,	Northern Assurance Co., England.
Euler, Philip, Jr.	81	Evansville, Ind.,	Special Agent,	Springfield, F. & M. Ins. Co.
Eustis, Truman W.	09	Chicago, Ill.,	General Agent,	Georgia Home Ins. Co.
Forbes, Wells W.	79	Richmond, Ind.,	Special Agent,	Royal Insurance Co., Liverpool.
Foreman, E. P.	08	McGraw Bldg., Detroit, Mich.	Special Agent,	Franklin Fire Ins. Co., Phila.
Foster, Wm. R.	05	Grand Rapids, Mich.,	Special Agent,	New York Underwriters' Agency.
Foss, Geo. E.	11	171 La Salle St., Chicago,	Special Agent,	Hartford Fire Insurance Co.
Fowler, Henry	05	Chicago, Ill.,	Secretary,	Calumet Insurance Co.

## In Memoriam—Continued

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Fox, W. F.	08	Chicago, Ill.		
Franklin, Morris	93	New York City.	Secretary,	Sun Insurance Office.
Freeman, Wm. Rankin	16	New York City.	Adjuster.	
Fulton, W. H.	11	Indianapolis, Ind.,	State Agent,	Fireman's Fund Insurance Co.
Furlong, Jno. P.	14	Ins. Exchange, Chicago, Ill.,	Special Agent,	Niagara Fire Insurance Co.
Gadsden, J. S.	11	29 So. La Salle St., Chicago,	Gen. Agt. Marine Dept.,	Aetna Insurance Co. of Hartford.
Gibbs, H. M.	09	Baltimore, Md.,	Special Agent,	German American Ins. Co.
Gilbert, Chas. B.	12	530 Van Buren St., Milwaukee, Wis.		
Gilbert, Geo. H.	99	Chicago, Ill.,	Special Agent,	Girard Fire & Marine Ins. Co.
Glassford, H. A.	05	New York.		
Gooch, Robt. E.	14	New York, N. Y.	Special Agent,	London Assurance Co.
Gould, Geo. D.	87	Chicago, Ill.,	Adjuster,	Independent.
Gray, Howard P.	12	1257 Orange St., Riverside, Cal.		
Greely, Otto E.	16	Chicago, Ill.,	Adjuster.	
Grenell, Howard	06	Chicago, Ill.,	Assistant Manager,	Atlas Assurance Co.
Haggarty, Wm. J.	14	Chicago, Ill.,	Assistant Manager,	Fire Assn.
Hall, Geo. W.	97	Negaunee, Mich.,	Inspector,	Michigan Inspection Bureau.
Hall, Henry H.	06	New York,	Manager,	Union Assurance Society.
Hall, J. B.	04	Chicago, Ill.,	Special Ag't and Adj'r,	Girard F. & M. Ins. Co.
Halle, E. G.	17	160 W. Jackson Blvd., Chicago,	Manager,	Germania Fire Insurance Co.
Hand, William A.	15	Omaha, Neb.,		Aetna Ins. Co., Western Department.
Harbeck, Eugene	00	Chicago, Ill.,	General Agent,	Phenix Ins. Co., N. Y.
Harding, A. J.	12	134 So. La Salle St., Chicago,	Manager,	Springfield F. & M. Ins. Co.
Harford, W. P.	11	Omaha, Neb.,	Asst. General Agent,	Aetna Insurance Co.
Harris, J. S.	82	Chicago, Ill.,	General Agent,	Metropole Ins. Co., Paris.
Hawkins, Chas. F.	02	Denver, Colo.,	General Adjuster.	
Hawkins, Samuel F.	05	Pinckneyville, Ill.,	Special Agent,	Fire Association of Phila.
Hawley, A. H.	91	Le Roy, Ohio,	Secretary,	Ohio Farmers Ins. Co., Le Roy, Ohio.
Hawhurst, W. F.	77	1216 Chamber of Commerce, Detroit, Mich.,	Special Agent,	Commercial Union Assurance Co., Ltd., Palatine Ins. Co., Ltd.
Hayes, Geo. W.	11	Milwaukee, Wis.		
Hayes, J. J.	13	29 So. La Salle St., Chicago,	Special Agent,	c/o Crum & Foster.
Head, N. S.	14	Minneapolis, Minn.,	Special Agent,	State of Pa.
Herbert, Thos. P.	11	Minneapolis, Minn.		
Hersh, Geo. Edward	95	York, Pa.,	President,	Farmers Fire Ins. Co., York, Pa.
Hewitt, Edgar A.	77	New York,	Editor,	Insurance Chronicle.
Hewitt, J. Lawrence	15	Chicago, Ill.		
Heywood, P. P.		Chicago, Ill.,	General Agent,	Hartford Fire Insurance Co.
Hine, Chase C.	97	New York City,	Editor,	The Insurance Monitor.
Hinsdale, Aug. M.	03	Denver, Col.,	Adjuster.	
Hirsch, Ralph J.	11	Phoenix Bldg., Minneapolis,	Stac Agent,	Prussian Nat. Ins. Co., Stettin, Ger.
Hollinshead, C. S.	12	29 W. Walnut St., Merchantsville, N. J.		
Holman, Isaac W.	08	Indianapolis, Ind.,	General Insurance Co.	
Hope, Geo. T.		New York City,	President,	Continental Ins. Co.
Hopkins, John M.	15	Denver, Colo.,	State Agent,	Scottish Union & National Ins. Co.
Hosmer, Frank B.	90	Chicago, Ill.,		With D. S. Mungrr & Co.
Hough, Judson B.	83	Maros, Ill.,	Special Agent,	Northwestern National Ins. Co.
House, Geo. H.	10	Saginaw, Mich.,	Inspector,	Michigan Inspection Bureau.
Howard, W. I.	94	Chicago, Ill.,	Special Agent,	Western Assurance Co., Toronto.
Howley, John	07	62 William St., New York City,		Care of Western Salvage Wrecking Agency.
Hubbard, S. S.	10	Chicago, Ill.,	Manager,	National Inspection Co.
Hubble, John P.	13	Louisville, Ky.,	State Agent,	National Fire Ins. Co.



NAME	Date of Death	ADDRESS	TITLE	COMPANY
Ireton, Edward L.	93	Chicago, Ill.,	Mgr. Eastern Branch,	California Ins. Co.
Johnson, Elwood T.	14	125 Temple Court, Minneapolis, Minn.,	Special Agent,	Hamburg-Bremen Insurance Co.
Johnston, T. W.	84	Chicago, Ill.,	Special Agent,	Sun Insurance Office.
Joy, F. L.	17	137 So. La Salle St., Chicago,	Assistant Secretary,	Western Farm Dept. Home Ins. Co.
Keeler, N. E.	12	Cincinnati, Ohio.		
Keith, Chas A.	10	Chicago, Ill.,	Special Agent,	National Fire Insurance Co., Hartford.
Keller, P. C.	76	Quincy, Ill.,	Special Agent,	Phoenix Ins. Co., Hartford.
Kelley, Wm. B.	07	413 Walnut St., Philadelphia,	Adjuster,	American Fire Ins. Co., Pennsylvania.
Kelsey, Ben. J.	15	Indianapolis, Ind.		
Kibbee, Chandler W.	03	Minneapolis, Minn		
Kimmerly, Peter G.	15	Toronto, Can	Assistant Secretary,	British America Assurance Co.
King, N. S.	14	Cincinnati, Ohio,	Adjuster,	Hartford Fire Ins. Co.
King, W. L.	07	Chicago, Ill.,	Manager,	Providence Washington Ins. Co.
Kinney, W. H.	14	Chicago, Ill.,	Adjuster.	
Kitson, Harry	05	Detroit, Mich.,	Special Agent,	British America and Western, Toronto.
Klum, R. L.	14	Hawesville, Ky.		
Knowles, C. W.	10	Albany, N. Y.,	Manager,	{ Insurance Co. of North America. Philadelphia Underwriters.
Koett, C. B.	14	San Antonio, Texas,	Ind. Adjuster,	Hamburg-Bremen Ins. Co.
Kuhn, Richard W.	06	Denver, Colo.,	Special Agent,	Royal Insurance Co.
Lee, J. O.	09	Minneapolis, Minn.,	Special Agent,	New Hampshire Fire Insurance Co.
Leish, C. W.	10	Chicago, Ill.		
Lemon, Chas. E.	01	Indianapolis, Ind.,	State Agent,	{ Ins. Co. of North America. Philadelphia Underwriters.
Lermit, G. H.	15	Chicago, Ill.,	Manager,	Northern Assurance Co., England.
Letton, T. W.	09	Chicago, Ill.,	Manager,	Prussian National Insurance Co.
Lewis, I. J.	17	1627 Insurance Ex., Chicago,	Local Agent & Adj.	
Lewis, Walter E.	86	Chicago, Ill.,	Adjuster,	Independent.
Little, Chas. C.	97	New York City,	Vice-Pres. and Secy.,	Phenix Ins. Co., N. Y.
Little, F. W.	10	Pleasant Hill, Mo.,	Special Ag't and Adj'r,	Glens Falls Insurance Co.
Lombard, S.	78	Fort Wayne, Ind.,	General Adjuster,	Phenix Ins. Co., N. Y.
Loeb, Adolph	07	Chicago, Ill.,	President,	North German Fire Insurance Co., N. Y.
Lyon, William A.	00	Madison, Ind.,	Special Agent,	National Fire Ins. Co., Hartford.
Lotz, Fred W.	13	160 W. Jackson Blvd., Chicago.	Manager,	Westchester Fire Insurance Co.
Magill, Henry W.	07	Chicago, Ill.,	District Manager,	Phoenix Insurance Co., Hartford.
Magill, M. H.	04	Pasadena, Cal.,	Retired.	
Maginn, John W.	93	St. Louis, Mo.,	Special Agent,	New York Underwriters' Agency.
Main, Alex. H.	96	Madison, Wis.,	State Agent,	German American Insurance Co., N. Y.
Margah, L. F.	07	Detroit, Mich.,		Sun Insurance Office.
Marchbank, W. J.	09	Denver Colo.,		{ British America Assurance Co. Western Assurance Co.
Marshall, C. W.	90	Urbana, Ohio,	Retired.	
Matteson, Davis J.	07	St. Louis, Mo.,	Special Agent,	Royal Insurance Co.
Maxwell, Jas. H.	14	Port Huron, Mich.,	Special Agent,	Insurance Co. of North America.
McBain, W. F.	07	Grand Rapids, Mich.,	Special Agent,	National Fire Ins. Co., Hartford.
McCauley, Eugene C.	08	Indianapolis, Ind.,	State Agent,	Indianapolis Fire Insurance Co.
McClintock, B. R.	07	Columbus, Ohio,	Special Agent,	{ British America Assurance Co. Western Assurance Co.

## In Memoriam—Continued

NAME	Date of Death	ADDRESS	TITLE	COMPANY
McConkey, E. K.	10	York, Pa.,	Secretary,	Farmers Fire Ins. Co., York.
McDonald, J. J.	14	Chicago, Ill.,	Manager,	Connecticut Fire Ins. Co.
McElhone, F. H.	14	Chicago, Ill.,		Firemen's Fund Ins. Co.
McGill, M. R.	01	Cincinnati, Ohio,	Special Agent,	Sun Insurance Office.
McKean, R. G.	07	Minneapolis, Minn.,	Special Agent,	Niagara Fire Insurance Co.
McMahon, G. P.	14	Detroit, Mich.		
McSween, J. F.	14	Louisville, Ky.,	State Agent,	Franklin Fire Ins. Co.
Meeker, C. G.	09	Sycamore, Ill.,	State Agent,	Concordia Fire Ins. Co.
Mims, Livingston	06	Atlanta, Ga.,	General Agent.	
Moody, L. D.	10	Indianapolis, Ind.		
Mooney, John C.	98	Denver, Colo.,	Special Agent,	Phenix Ins. Co., N. Y.
Moore, Wm. Warren	15	Chicago, Ill.,	Special Agent,	Liverpool & London & Globe Ins. Co.
Morris, Lewis R.	77	Detroit, Mich.,	Manager,	Niagara Falls Ins. Co., N. Y.
Morse, Dr. Daniel	80	Detroit, Mich.,	State Agent,	Home Insurance Co., N. Y.
Mowry, C. A.	17	Galesburg, Ill.,	Special Agent,	Continental Ins. Co.
Munn, E. V.	08	Milwaukee, Wis.,	Manager,	Western Adjustment Bureau.
Munson, E. A.	08	Indianapolis, Ind.,	Special Agent,	Citizens' Ins. Co. of Mo.
Myers, J. C.	97	Detroit, Mich.,	State Agent,	{ Ins. of North America. Philadelphia Underwriters.
Neuberger, J. M.	10	Chicago, Ill.,	Resident Director,	Atlas Assurance Co.
Nieman, A. D.	80	Chicago, Ill.,	Special Agent,	Orient Insurance Co., Hartford.
Nolte, H. A.	09	Milwaukee, Wis.,	Secretary,	Milwaukee Fire Ins. Co.
Odell, R. S.	14	Chicago, Ill.,	State Agent,	Fidelity-Phenix Ins. Co.
Osmon, Daniel C.	08	Washington, D. C.		
Osmon, Dan'l C., Jr.	04	Denver, Colo.		
Page, E. S.	93	Des Moines, Iowa,	State Agent,	Home Insurance Co., N. Y.
Paige, John C.	97	Boston, Mass.,	Resident Manager,	City of London Fire Ins. Co. of Eng.
Palmer, H. E.	11	Omaha, Neb.,	Local Agent.	
Paulding, Tattnell	07	Philadelphia, Pa.,	President,	Delaware Insurance Co.
Pestrey, Jacob	91	London, Ohio,	State Agent,	Fire Association, Phila.
Phillips, Frank A.	15	Milwaukee, Wis.,	State Agent,	Ins. Co. of North America.
Pinkney, Arthur E.	15	Kansas City, Mo.,	Manager,	Central Union of Kansas City.
Preston, E. C.	88	Detroit, Mich.,	Secretary,	Michigan F. & M. Ins. Co.
Preston, Chas. C.	03	Minneapolis, Minn.,	Special Agent,	Michigan F. & M. Ins. Co.
Raymond, M. H. N.	10	Grand Rapids, Mich.,	State Agent & Adjuster,	Royal Exchange Assurance.
Reed, J. S.	96	Marion, Ohio,	(First President of this Association.)	
Reynolds, Geo. W.	99	St. Louis, Mo.,	Special Agent,	Niagara Fire Insurance Co., N. Y.
Rice, E. F.	87	Cincinnati, Ohio,	Adjuster,	Aetna Ins. Co., Hartford..
Richards, J. M.	06	Omaha, Neb.,	State Ag't and Adj'r,	{ Ins. Co. of North America. Philadelphia Underwriters.
Riddle, J. Irving	08	Terre Haute, Ind.,	State Agent,	Phenix Ins. Co., N. Y.
Rogers, C. B.	07	Louisville, Ky.,	Special Agent,	Springfield F. & M. Ins. Co.
Roper, Geo. S.	97	Rockford, Ill.,	Secretary,	Mercha. & Mfrs. Mut. Ins. Co.
Ross, A. P.	11	305 Park Bldg., Cleveland, O.,	Assistant Secretary,	Western Reserve Insurance Co.
Rowland, Alfred	05	New York,	Special Agent,	Aetna Insurance Co.
Rudy, C. L.	07	Indianapolis, Ind.,	Special Agent,	German Insurance Co., Freeport.
Ruegger, S. A. D.	92	Chicago, Ill.,	Special Agent,	North British & Mercantile Ins. Co.

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Sanderson, A. G.	13	San Francisco, Cal.,	Assistant Manager,	Aetna Ins. Co.
Sanford, Chas. M.	02	Louisville, Ky.,	Manager and Adjuster,	Southern Adjusting Co.
Schemmann, Karl	99	Detroit, Mich.,	General Agent,	Milwaukee Mechanics' Ins. Co.
Schultz, Daniel	90	Milwaukee, Wis.,	General Agent,	Milwaukee Mechanics' Ins. Co.
Schupp, Simon	93	Chicago, Ill.,	General Agent,	German Ins. Co. of Freeport.
Seage, Henry S.	99	Lansing, Mich.,	Special Agent,	Traders Insurance Co.
Sewell, John	76	Montreal, Canada,	General Adjuster,	Royal Canadian Insurance Co.
Shaw, William	09	Council Bluffs, Ia.,	Inspector.	
Silkworth, C. H.	10	Milwaukee, Wis.,	Special Agent,	Springfield F. & M. Ins. Co.
Simonds, E. A.	93	Chicago, Ill.,	General Agent,	Greenwich Ins. Co.
Simonton, Geo. E.	14	Denver, Colo.,	Manager,	Rocky Mountain Fire Underw. Ass'n.
Skinner, W. D.	12	Des Moines, Iowa,	Treasurer, .	Hawkeye & Des Moines Fire Ins. Co.
Smith, J. E.	12	Chardon, Ohio,	Spl. Agent and Adjuster,	Ohio Farmers Ins. Co.
Smith, J. H.	11	Cedar Rapids, Iowa,	President,	Farmers' Ins. Co., Cedar Rapids, Ia.
Smith, R. J.	01	Chicago, Ill.,	Secretary and Manager,	Traders Ins. Co., Chicago.
Southwick, S. H.	98	Chicago, Ill.,	Adjuster.	
Sowards, William	15	Cincinnati, Ohio,	State Agent,	Norwich Union Fire Ins. Society.
Spalding, A. W.	88	Chicago, Ill.,	General Agent,	Home Mutual Ins. Co., Cal.
Spann, John M.	02	Indianapolis, Ind.,	Secretary,	Indianapolis Fire Insurance Co.
Starnbery, Edward	15	Chicago, Ill.,	Assistant Manager	Royal Insurance Co.
Stark, Byron G.	07	New York City,	Mgr. West. Dept.,	Caledonian Ins. Co.
Stawitz, Christian	01	St. Louis, Mo.,	Adjuster,	Hartford Fire Insurance Co., Hartford.
Stephens, Isaac	06	Detroit, Mich.,	Adjuster.	
Stevison, Joisah H.	02	Chicago, Ill.,	Adjuster,	{ London & Lancashire Fire Ins. Co. Orient Insurance Co.
Stone, Will. A.	13	Memphis, Tenn.,	Special Agent,	Northern Assurance Co., England.
Stoner, E. E.	07	Greenfield, Ind.,	Special Agent,	Home Insurance Co., N. Y.
Strickler, David	00	York, Pa.,	Secretary,	Farmers Fire Insurance Co., York, Pa.
Stuart, Henry C.	15	Des Moines, Iowa.		
Sutton, W. D.	07	Peoria, Ill.,	Adjuster,	{ American Ins. Co., N. J. Security Ins. Co., New Haven.
Sweeney, Anthony	94	Denver, Colo.,	State Agent,	American Fire Ins. Co., Philadelphia.
Tatman, E. W.	17	1001 Sharp Bldg., Kansas City, Mo.,	State Agent,	Aetna Fire Ins. Co., Conn.
Thomas, John E.	99	Dixon, Ill.,	State Agent,	Liverpool & London & Globe Ins. Co.
Thomas, John V.	08	Chicago, Ill.,	Assistant Secretary,	Liverpool & London & Globe Ins. Co.
Thompson, Frank A.	99	Denver, Colo.,	Underwriter.	
Tiffany, H. S.	14	32 So. Clark St., Chicago, Ill.,	Insurance Publisher.	
Tillotson, D. C.	01	Muskegon, Mich.,	Special Agent,	Westchester Fire Insurance Co., N. Y.
Townsend, A. F.	04	Chicago, Ill.,	Special Agent,	Northern Assurance Co.
Travis, A. C.	82	St. Louis, Mo.,	M'g'r Western Dep't,	Fireman's Ins. Co., Dayton, Ohio.
Trumbull, A. J.	97	Merriam Park, Minn.,	Special Agent,	Fire Association, Phila.
Tuttle, L. S.	06	Oshkosh, Wis.,	Special Agent,	Queen Ins. Co.
Underwood, T.	88	Chicago, Ill.,	Adjuster.	
Vail, D. F.	08	St. Paul, Minn.,	General Adjuster,	Hartford Ins. Co.
Van Allen, G. A.	10	Albany, N. Y.	President,	Commerce Ins. Co.
Van Voorhis, Frank	98	Chicago, Ill.,	Adjuster.	
Vance, J. P.	92	Cincinnati, Ohio,	General Agent,	{ Hamburg-Bremen Fire Ins. Co., Germany. Union Insurance Co., Phila.
Vernor, Benjamin	89	Detroit, Mich.,	State Agent,	Springfield F. & M. Ins. Co.

*In Memoriam—Continued*

NAME	Date of Death	ADDRESS	TITLE	COMPANY
Vernor, Frank A.	14	Detroit, Mich.,	Special Agent,	Queen Ins. Co.
Virchow, John	13	Aurora, Ill.,	Special Agent,	Prussian National Insurance Co.
Vokoun, Jno. W.	12	Chicago, Ill.,		{ With Munger, Vokoun, Wetmore & Witherbee, Cook Co. Mgrs. N. Y. Underwriters & Scottish Union & National.
Wagner, David S.	11	29 So. La Salle St., Chicago,	Adjuster.	
Wakefield, E. E.	15	New York City, .	Assistant Manager,	General Fire Ins. Co., Urbaine Fire Ins. Co.
Warner, D. B.	92	Chicago, Ill.,	General Agent,	Phoenix Assurance Co., London.
Warner, John H.	01	Milwaukee, Wis.,	State Agent,	{ Ins. Co. of North America. Philadelphia Underwriters.
Warner, Samuel R.	00	Chicago, Ill.,	Assistant Manager.	Phoenix Assurance Co., London.
Waters, A. J.	80	Cleveland, Ohio,	State Agent,	Continental Ins. Co., N. Y.
Webber, Hiram F.	95	Dayton, Ohio,	Special Agent,	Connecticut Fire Ins. Co.
Webster, Thos. H.	01	Chicago, Ill.,	General Agent,	Commerce Ins. Co. of Albany.
Wells, David W.	08	Chicago, Ill.,	State Agent and Adj'r,	Fire Association, Phila.
Wenig, F. T. M.	14	Kansas City, Mo.,	State Agent,	Williamsburgh City Fire Ins. Co.
Wessenberg, C.	76	Mobile, Ala.,	General Agent,	Mobile Underwriters.
West, Benjamin Lunt,	16	Chicago, Ill.,	Ast. Gen'l. Agent,	Ins. Co. of North America.
West, Byron D.	11	Grand Rapids, Mich.,	Deputy Inspector,	Michigan Inspection Bureau.
Wharton, J. B.	11	Jacksonville, Ill.		
White, H. W.	13	2037 Insurance Ex., Chicago,	Manager Loss Dep't,	Marsh & McLennan.
Whitehead, J. M.	90	Chicago, Ill.,	Special Ag't & Adjuster	Imperial Ins. Co., Ltd., England.
Whiting, J. H. C.	91	Philadelphia, Pa.,	Editor,	American Exchange & Review.
Whitlock, H. H.	01	Chicago, Ill.,	Manager,	{ Delaware Insurance Co. Reliance Insurance Co.
Whitney, F. H.	10	Detroit, Mich.,	Vice-President,	Michigan F. & M. Co.
Wilhelm, Jasper E.	12	Alliance, Ohio,	State Agent,	Keystone Underwriters.
Williams, Abram	97	Chicago, Ill.,	Manager,	Connecticut Fire Insurance Co.
Wilson, J. O.	99	New York,	Business Manager,	Ins. Monitor & Law Journal.
Wise, Edward P.	08	Kansas City, Mo.,	Special Agent,	Agricultural Insurance Co.
Wise, Fred T.	14	Insurance Exchange, Chicago,	State Agent,	Home Ins. Co.
Witkowski, Conrad	14	Insurance Exchange, Chicago,	General Agent,	Hamburg-Bremen Ins. Co.
Woodward, M. S.	03	New York, N. Y.,		Gans Salvage Co.
Yates, C. G.	10	Philadelphia,	Secretary,	Peoples National Fire Ins. Co.
Young, Mar. V. B.	76	Rochester, N. Y.,	General Agent,	Commerce Insurance Co., Albany.
Zent, M. F.	17	966 6th St., San Diego, Cal.,	Local Agent.	

# HISTORICAL

## ANNUAL MEETINGS OF THE ASSOCIATION

- 1871—DAYTON, OHIO, February 22:  
C. E. BLIVEN, Chairman.  
\*J. S. REED, President.  
R. L. DOUGLASS, Vice-President  
C. E. BLIVEN, Sec. and Treas
- 1871—INDIANAPOLIS, IND., July 25 and 26:  
J. S. REED, President.  
\*A. C. BLODGET, President.  
R. L. DOUGLASS, Vice-President.  
C. W. MARSHALL, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1872—DETROIT, MICH., July 17, 18 and 19:  
A. C. BLODGET, President.  
C. W. MARSHALL, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1872—CHICAGO, ILL., September 18 (Special):  
A. C. BLODGET, President.  
\*R. J. SMITH, President.  
C. W. MARSHALL, Vice-President.  
S. LUMBARD, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1873—MILWAUKEE, WIS., July 16 and 17:  
R. J. SMITH, President.  
S. LUMBARD, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1874—LOUISVILLE, KY., May 20 and 21:  
R. J. SMITH, President.  
S. LUMBARD, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1875—CHICAGO, ILL., September 22, 23 and 24:  
C. W. MARSHALL, President.  
J. O. WILSON, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1876—CHICAGO, ILL., September 27 and 28:  
J. O. WILSON, President.  
B. VERNOR, Vice-President.  
C. E. BLIVEN, Sec. and Treas.
- 1877—CHICAGO, ILL., September 19, 20 and 21:  
C. E. BLIVEN, President.  
P. P. HEYWOOD, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1878—CHICAGO, ILL., September 18 and 19:  
I. S. BLACKWELDER, President.  
J. M. DRESSER, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1879—CHICAGO, ILL., September 17 and 18:  
GEO. W. ADAMS, President.  
W. B. CORNELL, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1880—CHICAGO, ILL., September 8 and 9:  
A. W. SPALDING, President.  
A. J. WATERS, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1881—CHICAGO, ILL., September 14 and 15:  
J. M. DRESSER, President.  
E. F. RICE, Vice-President.  
GEO. W. HAYES, Sec. and Treas.

\*Elected and entered upon their duties at this session.

# HISTORICAL

## ANNUAL MEETINGS OF THE ASSOCIATION—Continued

- 1882—CHICAGO, ILL., September 6 and 7:  
W. B. CORNELL, President. J. M. NEUBERGER, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1883—CHICAGO, ILL., August 29 and 30:  
JAMES M. DE CAMP, President. C. W. POTTER, Vice-President.  
GEO. W. HAYES, Sec. and Treas.
- 1884—CHICAGO, ILL., September 10 and 11:  
CYRUS K. DREW, President. T. J. ZOLLARS, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1885—CHICAGO, ILL., September 23 and 24:  
J. L. WHITLOCK, President. T. H. SMITH, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1886—CHICAGO, ILL., September 8 and 9:  
W. F. FOX, President. H. H. HOBBS, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1887—CHICAGO, ILL., September 14 and 15:  
ABRAM WILLIAMS, President. W. R. FREEMAN, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1888—CHICAGO, ILL., September 12 and 13:  
ISAAC W. HOLMAN, President. J. C. MYERS, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1889—CHICAGO, ILL., September 17 and 18:  
JOHN HOWLEY, President. W. T. CLARKE, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1890—CHICAGO, ILL., September 10 and 11:  
E. A. SIMONDS, President. E. V. MUNN, Vice-President.  
J. C. GRIFFITHS, Sec. and Treas.
- 1891—CHICAGO, ILL., October 7, 8 and 9:  
H. C. EDDY, President. BYRON G. STARK, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1892—CHICAGO, ILL., September 27 and 28:  
H. P. GRAY, President. W. P. HARFORD, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1893—CHICAGO, ILL., September 27 and 28:  
EUGENE HARBECK, President. E. L. ALLEN, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1894—CHICAGO, ILL., September 26 and 27:  
H. CLAY STUART, President. GEO. M. LOVEJOY, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1895—CHICAGO, ILL., September 25 and 26:  
W. J. LITTLEJOHN, President. H. C. ALVERSON, Vice-President.  
E. V. MUNN, Sec. and Treas.

# HISTORICAL

## ANNUAL MEETINGS OF THE ASSOCIATION—Continued

- 1896—CHICAGO, ILL., September 29 and 30:  
GEO. M. LOVEJOY, President.  
H. T. LAMEY, Vice-President.  
E. V. MUNN, Sec. and Treas.
- 1897—CHICAGO, ILL., September 29 and 30:  
GEO. H. MOORE, President.  
STEPHEN E. CATE, Vice-President.  
J. A. KELSEY, Treasurer.  
E. V. MUNN, Secretary.
- 1898—CHICAGO, ILL., September 27 and 28:  
JOS. H. LENEHAN, President.  
JOHN E. DAVIES, Vice-President.  
J. A. KELSEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1899—CHICAGO, ILL., September 27 and 28:  
FRANK H. WHITNEY, President.  
W. R. TOWNLEY, Vice-President.  
J. A. KELSEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1900—CHICAGO, ILL., September 26 and 27:  
OTTO E. GREELY, President.  
CYRUS WOODBURY, Vice-President.  
J. A. KELSEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1901—CHICAGO, ILL., September 25 and 26:  
P. D. MCGREGOR, President.  
GEO. W. HAYES, Vice-President.  
J. A. KELSEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1902—CHICAGO, ILL., September 24 and 25:  
H. N. WOOD, President.  
F. W. WILLIAMS, Vice-President.  
J. A. KELSEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1903—CHICAGO, ILL., September 29 and 30:  
JOHN MARSHALL, JR., President.  
H. R. LOUDON, Vice-President.  
W. R. TOWNLEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1904—CHICAGO, ILL., September 28 and 29:  
H. H. FRIEDLEY, President.  
F. W. BOWERS, Vice-President.  
W. R. TOWNLEY, Treasurer.  
D. S. WAGNER, Secretary.
- 1905—CHICAGO, ILL., October 11 and 12:  
THOMAS E. GALLAGHER, President.  
S. D. ANDRUS, Vice-President.  
W. R. TOWNLEY, Treasurer.  
NELSON E. BRIGGS, Secretary.
- 1906—CHICAGO, ILL., October 3 and 4:  
ROBERT S. ODELL, President.  
D. W. ANDREWS, Vice-President.  
W. R. TOWNLEY, Treasurer.  
NELSON E. BRIGGS, Secretary.
- \*1907—CHICAGO, ILL., October 9 and 10:  
W. L. KING, President.  
C. G. MEEKER, Vice-President.  
W. R. TOWNLEY, Treasurer.  
NELSON E. BRIGGS, Secretary.
- 1908—CHICAGO, ILL., October 7 and 8:  
CARROLL L. DE WITT, President.  
W. O. CHAMBERLIN, Vice-President.  
W. R. TOWNLEY, Treasurer.  
NELSON E. BRIGGS, Secretary.
- 1909—CHICAGO, ILL., October 7 and 8:  
HORATIO N. KELSEY, President.  
NEAL C. ROWLAND, Vice-President.  
W. R. TOWNLEY, Treasurer.  
NELSON E. BRIGGS, Secretary.

\* Mr. King died during his incumbency, and his term was completed by Mr. Meeker.

# HISTORICAL

---

## ANNUAL MEETINGS OF THE ASSOCIATION—Continued

1910—CHICAGO, ILL., October 5 and 6: CLAUDE T. DEATRICK, President. GEORGE E. REDFIELD, JR., Vice-President	GEO. H. BATCHELDER, Treasurer. NELSON E. BRIGGS, Secretary
1911—CHICAGO, ILL., October 4 and 5: ALEXANDER R. MONROE, President. JOHN H. GRAY, Vice-President.	GEO. H. BATCHELDER, Treasurer NELSON E. BRIGGS, Secretary
1912—CHICAGO, ILL., October 2 & 3: M. W. VANVALKENBURG, President. H. W. STEPHENSON, Vice-President.	CHARLES L. HECOX, Treasurer GUY A. RICHARDS, Secretary
1913—CHICAGO, ILL. October 8 & 9: WELLINGTON R. TOWNLEY, President. E. S. FREEMAN, Vice-President.	CHARLES L. HECOX, Treasurer. GUY A. RICHARDS, Secretary.
1914—CHICAGO, ILL., October 7 & 8: D. W. ANDREWS, President. CHARLES N. GORHAM, Vice-President.	CHARLES L. HECOX, Treasurer. GUY A. RICHARDS, Secretary.
1915—CHICAGO, ILL., October 6 & 7: B. L. WEST, President. JNO. FITZGERALD, Vice-President	CHAS. L. HECOX, Treasurer. GUY A. RICHARDS, Secretary.
1916—CHICAGO, ILL., October 4 & 5: A. A. MALONEY, President. A. E. HENRY, Vice-President.	CHAS. L. HECOX, Treasurer. GUY A. RICHARDS, Secretary.
1917—CHICAGO, ILL., October 3 & 4: J. GEO. STAUFFER, President. WALTER E. ATWATER, Vice-President.	CHAS. L. HECOX, Treasurer. GUY A. RICHARDS, Secretary.
1918— FRANK G. SNYDER, President JAMES M. LARMORE, Vice-President.	CHAS. L. HECOX, Treasurer. GUY A. RICHARDS, Secretary.

---

\* Place and date to be named.



OFFICERS ELECTED  
at the  
**Forty-Eighth Annual Meeting**  
of the  
**FIRE UNDERWRITERS' ASSOCIATION**  
OF THE NORTHWEST

*PRESIDENT*

FRANK G. SNYDER.....LOUISVILLE, KY.  
Special Agent Liverpool & London & Globe Ins. Co.

*VICE-PRESIDENT*

JAMES M. LARMORE.....ANDERSON, IND.  
Special Agent Norwich Union Fire Insurance Society, England.

*SECRETARY*

GUY A. RICHARDS.....CHICAGO, ILL.  
Asst. Mgr. Western Dept. Ohio Farmers Ins. Co.

*TREASURER*

CHAS. L. HECOX.....CHICAGO, ILL.  
Manager Western Dept. Ohio Farmers Ins. Co.

*BOARD OF DIRECTORS*

*Directors for Three Years*

J. GEO. STAUFFER.....CHICAGO, ILL.  
Supt. of Agencies Fireman's Fund Ins. Co.

F. T. McOMBER.....ANN ARBOR, MICH.  
Special Agent Liverpool & London & Globe Ins. Co.

W. B. CALHOUN.....MILWAUKEE, WIS.  
State Agent Ins. Co. of North America

*Directors for Two Years*

A. A. MALONEY.....SAN FRANCISCO, CAL.  
Vice-Pres. Continental Ins. Co.

JNO. W. NOBLE.....INDIANAPOLIS, IND.  
Special Agent Prussian Nat. Ins. Co.

ROBT. H. WILLIAMS.....NEW YORK, N. Y.  
Liverpool & London & Globe Ins. Co.

*Directors for One Year*

WM. M. HIGLEY.....MINNEAPOLIS, MINN.  
State Agent Hanover Ins. Co.

J. K. LESCH.....CHICAGO, ILL.  
Mgr. Farm Dept. Home Ins. Co.

J. C. HARDING.....CHICAGO, ILL.  
Mgr. Springfield Ins. Co.

*FINANCE COMMITTEE*

J. C. HARDING, Chairman J. GEO. STAUFFER  
J. K. LESCH

*LIBRARY COMMITTEE*

A. R. MONROE, Chairman C. L. HECOX  
W. R. TOWNLEY A. G. DUGAN

H. H. GLIDDEN

*SCHOLARSHIP COMMITTEE*

WELLINGTON R. TOWNLEY, Chairman R. D. HUGGARD  
W. H. MERRILL GEO. P. KESSBERGER  
WALTER E. MILLER





This book should be returned to  
the Library on or before the last date  
stamped below.

A fine of five cents a day is incurred  
by retaining it beyond the specified  
time.

Please return promptly.



